

ALTERNATIVE ENTERPRISE AND AGRITOURISM: FARMING FOR PROFIT AND SUSTAINABILITY TOOL KIT

TABLE OF CONTENTS and ABSTRACTS

For

VII. DECISION MAKING AND BUSINESS PLANNING

Farming Alternatives: A Guide to Evaluating the Feasibility of New Farm-Based Enterprises. Small Farms Series, Northeast Regional Agricultural Engineering Services, Cornell University, 152 Riley-Robb Hall, Ithaca, NY 14853. Telephone: 607-255-7654. This publication is written for families and individuals interested in developing a new farm-based enterprise. It is especially helpful for those considering nontraditional enterprises. It contains worksheets to evaluate family goals, alternative enterprises, marketing, production, profitability, financial feasibility, and decision making. It also has an excellent list of resources. This is a workbook.

Tilling the Soil Of Opportunity: Nx Level™ Guide for Agricultural Entrepreneurs. University of Nebraska, US WEST Foundation and SARE. Call 1-800-873-9378 or 1-800-328-2851 to find out where the next course will be held your area. This training course was developed by more than 15 business writers, producers and consultants involved in successful direct marketing agricultural businesses. It covers assessing your resources, business planning and research, marketing, business management, legal considerations, budgets and financial management. During the course, each participant sets goals, objectives and prepares their own business plan. The goal is "Helping Producers Reach the Next Level of Success..."

Entrepreneurial Training. Contact Randy Williams, CSREES, at 202-720-0743 for the schedule.

Ca\$hing in on Business Opportunities: A Guide to Building a Home-Based and Micro Business Program. Southern Rural Development Center. Call 601-325-3207. This curriculum is designed to be used by educators who work with home-based and micro businesses. The curriculum is comprehensive, covers a wide array of topics of interest to current or potential business owners. It can be used by educators or entrepreneurs. Overhead material and diskettes accompany the manual. It comes in two four-inch binders.

You Can Make Money from Your Arts and Crafts. Steve and Cindy Long. Contact Mark Publishing, 5400 Scotts Valley Drive, Scotts Valley, CA 95066 or 1-800 622-7372 for copies. This book describes the operation, management, marketing and planning of a value-added business that happens to be wood crafts. Guidelines and principles put forth are readily applicable to agricultural value-added products.

Iowa Organic Farming Mentor Program. Video outlines the structure of the program and highlights some of the successful practices of the mentor farmers. Copy can be obtained by sending \$19.95 to Iowa Organic Farming Mentor Program, 610 South 4th Street, Fairfield, IA 52556.

Ranking of Various Obstacles Facing Farm and Rural Entrepreneurs. Source unknown. A bar chart shows the results of research about obstacles—lack of marketing skills and information (98%), lack of information on alternatives (80%), lack of business management skills (75%), lack of acceptable markets (70%), poor access to commercial credit (65%), lack of facilities, equipment and land (55%), poor access to supply, service and distribution networks (52%), lack of ideas and models (50%), taxes (48%), regulations ((42%), and unsympathetic agribusiness environment (25%).

The Feasibility of Agricultural Alternatives (Updated June 1996). Forrest Stegelin, Extension Agribusiness Economist, University of Kentucky. Call 606-257-5762. This is an outline of what needs to be considered in developing an alternative enterprise. Twelve steps are presented in this detailed 11-page outline. Successes or failures in the farm business depend largely upon the soundness of managerial decisions.

Source Book of Sustainable Agriculture for Educators, Producers and Other Agricultural Professionals: A Guide to Books, Newsletters, Conference Proceedings, Bulletins, Videos and More. Sustainable Agricultural Network. To order call 802-656-0471 at a cost of \$12.00 and go to www.ces.ncsu.edu/san/ for more information. This book contains 559 entries organized alphabetically by state, U.S. territory and foreign country and how to obtain those items of interest. It also has four pages of web sites and university centers relating to sustainability. (Located under TAB IV.)

Rural Entrepreneurship and Small Business Development. QB-93-38, NAL, USDA. Call 301-504-5755 or write USDA, National Agricultural Library, Document Delivery Branch, 6th Fl, 10301 Baltimore Blvd, NAL Bldg., Beltsville, MD 20705. This publication contains 45 pages of reference material on rural development and businesses.

Guide to Evaluating and Choosing a Natural Resource-Based Enterprise. By Jonathan S. Kays, Maryland Cooperative Extension. Contact Jonathan Kays, Western Maryland Research and Education Center, 18330 Keedysville Road, Keedysville, MD 21756 or at 301-432-2767 or email jk87@umail.umd.edu.

National Council of State Agricultural Finance Programs: Biennial Directory of State by State Agricultural Loan Programs. (NCOSAFP) This organization exists to keep its members informed on state programs being developed across the nation and on farm finance issues emerging in Washington, D.C. For information about your state, call Wayne Nelson 800-432-3276 or email: waynen@gwtc.net.

Communicating for Agriculture and the Self-Employed, Inc. It is an information source and works to strengthen both state and federal finance programs serving beginning farmers and ranchers, as well as other farm finance and agricultural development programs. For more information write 112 E. Lincoln Avenue, POBox 677, Fergus Falls, MN 56538 or phone 218-736-3241 or go to www.selfemployedcountry.org

SBA Lender Weekly. It is a free email newsletter on SBA lender news, SBA Procedural Notices, and SBA Federal Register Notices. If you are interested, contact Robert Coleman at email: robert.coleman@colemanpublishing.com

Small Farms/School Meals Initiative: Town Hall Meetings. A partnership among Food and Nutrition Service, Agricultural Marketing Service and Department of Defense has been promoting the buying of locally produced foods for local schools and other Federal facilities. This is a manual that provides a step-by-step guide of activities for groups to plan, conduct, and publicize a professional town hall meeting to encourage small farmers and local food officials to work together. For more information on the “farm-to-school” projects call 703-305-2000 or go to www.fns.gov/fns/ or email: webmaster@fns.usda.gov. This guide can also be expanded beyond just the food aspect to include agricultural education, agritourism and agritainment on farms at the local level with the local schools and other groups such as the senior citizens.

Edible Schoolyard. The idea came from Alice Waters, chef and owner of Chez Panisse Restaurant, Berkeley, CA. It’s an amazing site to see elementary school-low-moderate income having such an amazing time planting and planning an Edible Garden. In CA, the children even dug a river and put in beaches in the middle of the garden. No contacts, just another business idea.

Value-added Farmer Cooperatives. These coops are designed to meet the modern day changes in the food manufacturing and distribution system as it adjusts to a rapidly changing global economy and the biotechnological and information-technology revolutions. For more information go to: <http://www.rurdev.usda.gov.rds/index.html>.

Appropriate Technology Transfer For Rural Areas. This center has information on production and marketing of many products. Information is available by calling 1-800-346-9140 or go to <http://www.attra.org> and down load the information.

State Food Inspections Web Site. The names and addresses for the state food inspection officials are available on FDA web site www.fda.gov/ora/fed-state/directorytable.htm.

Loans for Beginning Farmers and Ranchers and Farm Loans Fact Sheet. FSA directs a program to assist beginning farmers or existing farmers to make transitions or improvements. Go to your local FSA Office for information about the eligibility criteria. Also, information about other beginning farmer/rancher programs is also available. Call Mark Falcone at 202-720-1632 for more information about other programs.

Market Farm Forms: Spreadsheet Templates for Planning and Organization Information on Diversified Farms. The program was developed by Full Circle Farms, a direct marketing gardener. ATTRA has been favorably impressed by the user friendly and very functional spreadsheet. The 95-page book and diskette cost "\$45.00 plus \$5.00 shipping. Order from Full Circle Farm, 3377 Early Times Lane, Auburn, CA 95603. Call 530-885-9201 or email: fullcircle@jps.net.

Agritourism Workshop. University of Illinois is developing a web based workshop. It has seven modules—agritourism/value added, marketing ideas, why public travels, business planning, is the business for you, enterprise fit and risk/liability with e-commerce being added later. Contact Bruce Wicks at 217-333-6160 for more information or email: b-wicks@uiuc.edu or go to the web site: www.leisurestudies.uiuc.edu/agritourism

Small Farms @USDA: Creating Opportunities, Preserving Choices. This is the USDA web site containing council information, database, events, people etc. Go to www.usda.gov/oce/smallfarm/sfhome.htm.

Ideas for Alternative Agricultural Enterprises. Missouri Alternatives Center. Call 573-882-1905 or www.ext.missouri.edu/agebb/mac for a copy. This 7-page fact sheet lists several alternative enterprise ideas and how they can be developed as well as three pages on developing a business plan.

Sustainable Agriculture...Continuing to Grow: Proceedings of the "Farming and Ranching for Profit, Stewardship and Community Conference, March 7-9, 2000." Western SARE. Call 435-797-2257 or wsare@mendel.usu.edu. or go to www.wsare.usu.edu for producer profiles and presentation of abstracts. The conference addressed—the sustainable farm, disease, pests and weeds, the sustainable ranch, marketing in a sustainable economy and sustaining agriculture. Farmers and ranchers made several presentations on how they are sustaining themselves through alternative enterprises.

Organic Production: Recent Publications and Current Information Sources. SRB 96-07. NAL, USDA. For copies email: afsic@nal.usda.gov or call 301-504-6559. Publication contains 30 pages of references on organic agricultural production.

Alternative Crops. QB 96-11, NAL, USDA. Call 301-504-6559 or email afsic@nal.usda.gov. This publication contains 40 pages of references on the production and marketing of alternative crops.

Farming for Profit, Stewardship and Community. SARE . Go to www.sare.org for a complete set of the tip sheets or call 202-720-5203. The 2-page tip sheets are devoted to identifying sources of information for following subjects:

- TIP# 1: Improve Soil Quality
- TIP# 3: Prevent Pest Problems
- TIP# 4: Explore Organic Production
- TIP# 5: Cut Livestock Costs
- TIP# 6: Manage Weeds Wisely
- TIP# 7: Plan for Profit
- TIP# 8: Network
- TIP# 9: Diversify Crops
- TIP# 10: Use Trees

Farmer's Guide to Processing and Selling Meat or Poultry: What are the rules? Where are the contacts? and Who are the Regulators? Call John Berry, Agricultural Marketing Educator, PSU at 610-391-9840 or email: jwb15@psu.edu for a copy. This publication is intended to assist farmers and their advisors in understanding regulations affecting the processing and sale of meat and poultry.

Doing Your Own Market Research: Tips on Evaluating the Market for New Farm-Based Enterprises. Farming Alternatives Program, Cornell. Call 607-255-9832. This a 6-page tip sheet on steps to follow when evaluating a new business.

Wildlife Management for Missouri Landowners, Third Edition. Missouri Department of Conservation. It is a 90-page publication about developing a wildlife management plan, cropland, grassland, woodland, idle area, wetland, and species management. It lists wildlife management services and presents wildlife management practices. To order write to: Missouri Department of Conservation, POBox 180, Jefferson City, MO 65102. Also go to www.conservation.state.mo.us. (See TAB V)

Your Guide to USDA's Rural Development-Related Activities. Drafted by REACT. Contact Jim Vancura, Ore-Cal RC&D, 308 Main Street, Dorris, CA 96023 or call 530-397-7463 or email: orecal@cot.net. It contains funding sources and regional and state office names and telephone numbers.

Access Minnesota Main Street: Electronic Commerce for Small Business. University of Minnesota Extension Service. This course is taught in rural areas. The curriculum can be seen on www.ecommerce.umn.edu. For more information or to order call 800-876-8636. Or, contact William Bomash, Extension Educator, Communication and Educational Technology Services, University of Minnesota, 474 Coffey Hall, 1420 Eckles Ave., St. Paul, MN 55108. 612-625-8776. email: willie@umn.edu

A Wildlife Manager's Field Guide to the Farm Bill. Wildlife Management Institute Report. It discusses what programs are available to help manage wildlife on private lands, organizational structure and technical information. Contact the Wildlife Management Institute, 1101 14th Street NW, Suite 801, Washington, D.C. 20005 or call 202-371-1808.

Ponds—Planning, Design, Construction. NRCS. AH590. Call 888 LANDCARE for a copy. This handbook describes the requirements for building a pond. It is useful to the landowner for general information and serves as a reference for the engineer, technician and contractor.

Missouri Pond Handbook. *Missouri Department of Conservation.* Call 573-751-4115 for a copy. The handbook discusses design, managing a new fish pond and an old fish pond, and common pond problems and recommendations.

"Agritainment"—Farm & Ranch Recreation Resource Directory. North Dakota Extension Service. It is a notebook containing information on creativity and quality, marketing strategies, feasibility—cash flow, insurance, starting a business, ND laws, regulations and telephone numbers, home business ideas, grants, and resources. Contact Kathleen Tweeten. Call 701- 328-5134 or email ktweeten@ndsuent.nodak.edu. Cost \$25.00. It will be put on the web in the near future at www.ag.ndsu.nodak.edu/ced/communitypage.

Diversify Crops to Boost Profits and Stewardship. Sustainable Agriculture Network, SARE. Go to www.sare.org/dan/htdocs/pubs/ for a copy or call 301-504-6559

There are 14 pages of tourism web sites listed in TAB IX to access online publications for the following areas—Getting Started, Liability Issues, Regulatory Issues, and Marketing. A category called Miscellaneous is also included. These web sites are NOT repeated in TAB XVI. Some of the information is applicable here.

Farming Alternatives

*A Guide to
Evaluating the Feasibility of
New Farm-Based Enterprises*



SMALL FARMS SERIES

Northeast Regional Agricultural Engineering Service



COOPERATIVE EXTENSION

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To simplify information, trade names have been referred to in this publication. No endorsement or criticism is intended of products or companies named or unnamed in this book.

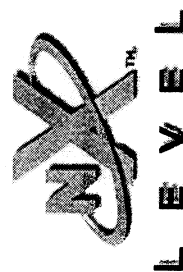
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Background of Project

The "Tilling the Soil of Opportunity" training course was developed by more than 15 business writers, producers and consultants involved in successful direct marketing agricultural businesses. The Center for Applied Rural Innovation and the NxLevel™ Training Network teamed up to publish these materials. In 1999 the materials were first tested with more than 50 producers across the nation. The result is a highly practical, informative and successful training program for today's agricultural producer.

The development of the training course was funded in part by the University of Nebraska, NxLevel™ Training Network, US WEST Foundation, and the U.S. Department of Agriculture's Sustainable Agriculture Research and Education program.



"Helping Producers Reach the Next Level of Success..."

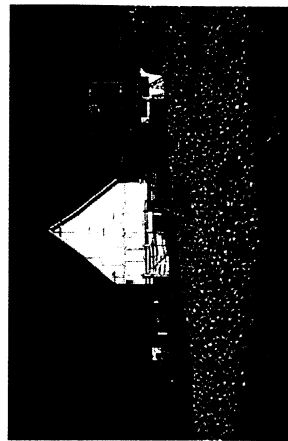
Center for Applied Rural Innovation
58 H.C. Filley Hall
University of Nebraska
Lincoln, NE 68583-0947
Phone: 800.328.2851
Fax: 402.472.0688
Email: mschlake@unl.edu



"Helping Producers Reach the Next Level of Success..."

"Tilling the Soil of Opportunity"

NxLevel™ Guide for Agricultural Entrepreneurs



NxLevel Training Network
1.800.873.9378
Center for Applied Rural Innovation
University of Nebraska
1.800.328.2851



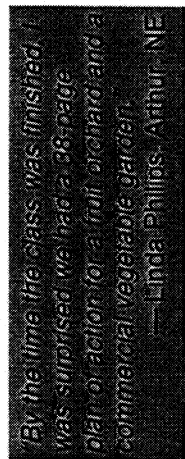
Add up the cost of consultation, throw in free advice from guest speakers, multiply networking time with other successful business owners, and finally, add in a small amount for the materials. What you get is the "Tilling the Soil of Opportunity" — a large opportunity for today's innovative agricultural producers!

This 36-hour course is specifically designed to assist farmers, ranchers and other agricultural entrepreneurs wanting to diversify their agricultural business. During the course, producers will explore niche markets, distribution channels, production options, management controls, business structure, cashflow management and financing. The focus of the course is on the individual producer's interests, resources and needs.

How to Participate

The "Tilling the Soil of Opportunity" training materials are available to producers through various host organizations across the nation. Most courses are offered when convenient for the producer — between harvest and spring planting.

If interested in participating in the course, contact either the Center for Applied Rural Innovation or the NxLevel™ Training Network for a course location nearest you.

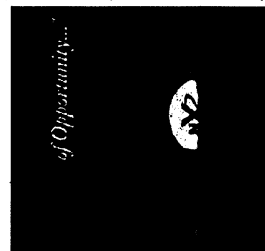


"By the time the class was finished, I was surprised we had a 38-page plan of action for a full orchard and a commercial vegetable garden."
— Linda Phillips, Arthur, NE

Course Outline

1. Take Stock of Your Resources
2. Basic Equipment Required: Planning and Research
3. The Legal Terrain
4. Manage from the Ground Up
5. Plant It, Grow It, MARKET IT
6. Reap the Benefits — Marketing Strategies
7. Get Your Budgets in Line
8. Analyze THESE: Cash Flow and Financial Statements
9. Cultivate Your Money Resources
10. Harvest Your Future

Hosting a Training Course



The NxLevel™ materials are available to agricultural and business organizations interested in community-based agricultural development. All individuals providing instruction or coordination of the course must be certified through the NxLevel™ Training Network.

Partnership with existing NxLevel™ Training Network organizations or other agricultural and business organizations is essential to the success of this program. These partnerships or coalition members provide a support network to assist, mentor and finance the participating business. Contact the Center for more information on becoming a host organization.

"Helping Producers Reach the Next Level of Success..."

Center for Applied Rural
Innovation
58 H.C. Filley Hall
University of Nebraska
Lincoln, NE 68583-0947
Phone: 800.328.2851
Fax: 402.472.0688
Email: mschlake@unl.edu



CASHING IN ON BUSINESS OPPORTUNITIES

A Guide to Building a Home-Based & Micro Business Program ©



Produced by the National Home-Based & Micro Business Design Team for the Communities in Economic Transition National Initiative of the Cooperative State Research, Education and Extension Service

Published by the Mississippi State University Extension Service and the Southern Rural Development Center.

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SRDC # 210

March 1998



CASHING IN ON BUSINESS OPPORTUNITIES

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- Chapter 1: Assessing Self-employment for Success
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- Chapter 3: Balancing Work and Family
- Chapter 4: Developing Time-management Tactics
- Chapter 5: Minding Your Business Manners

PART II: Get Down to Business

- Chapter 6: Writing a Business Plan
- Chapter 7: Setting the Right Price
- Chapter 8: Choosing the Best Business Structure
- Chapter 9: Adhering to Regulatory Requirements
- Chapter 10: Purchasing Inventory
- Chapter 11: Deciding on a Distribution Channel
- Chapter 12: Selling Secrets
- Chapter 13: Gaining the Customer Satisfaction Edge

PART III: Plan as You Expand

- Chapter 14: Targeting New Markets
- Chapter 15: Keeping Tabs on Cash
- Chapter 16: Recruiting, Training, and Motivating Employees
- Chapter 17: Employing the PC To Perform Work
- Chapter 18: Communicating Electronically
- Chapter 19: Insuring against Catastrophes

PART IV: Boost Your Bottom Line

- Chapter 20: Calculating Financial Ratios
- Chapter 21: Paying Less to the IRS
- Chapter 22: Searching for Capital

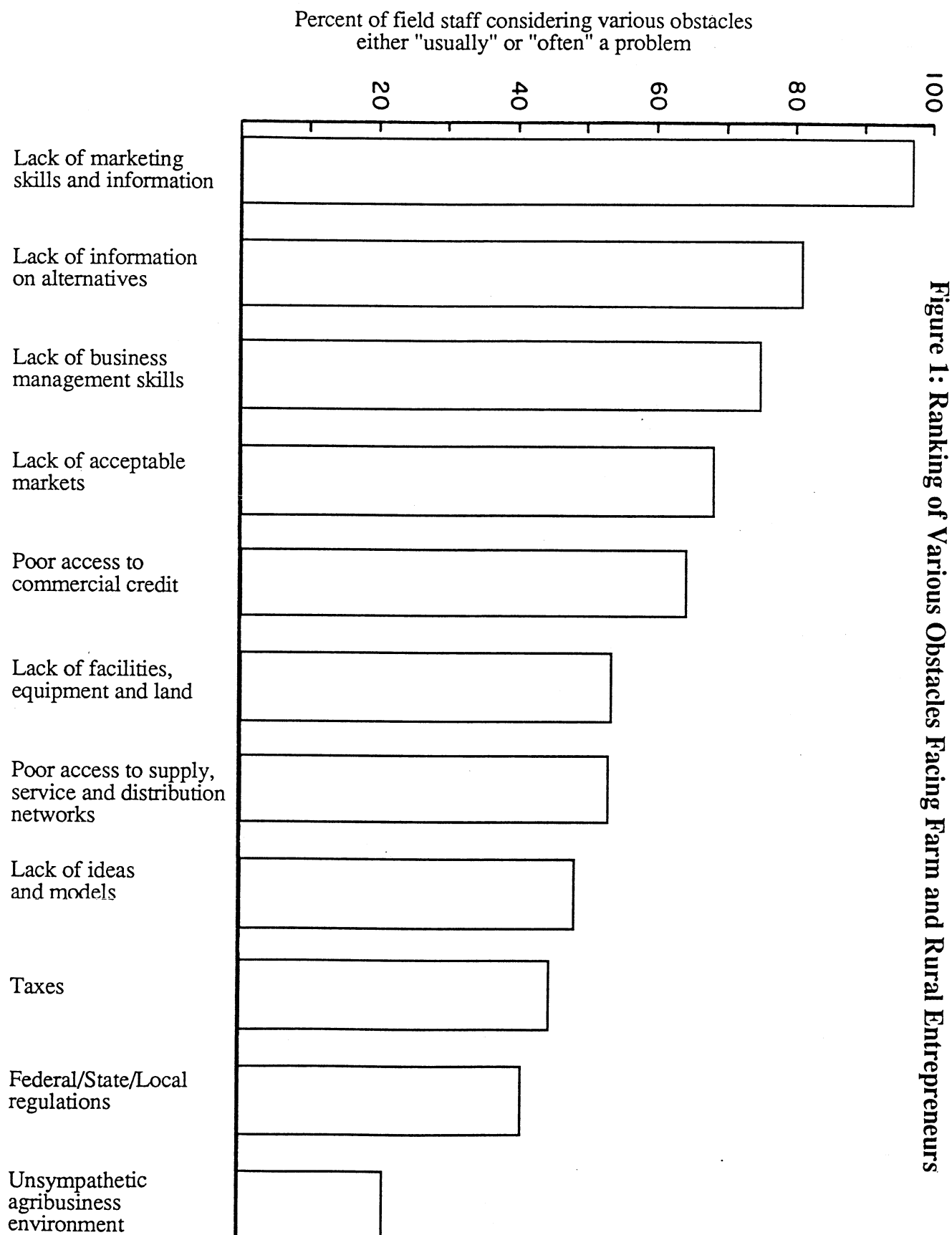


Figure 1: Ranking of Various Obstacles Facing Farm and Rural Entrepreneurs

The Feasibility of Agricultural Alternatives (Updated June 1996)

Successes or failures in the farm business depend largely upon the soundness of managerial decisions.

What is an agricultural alternative?

1. An alternative is doing something different than what one is currently doing? It may be taking a traditional enterprise and adding a new twist such as butchering your own livestock and selling the meat or milling your own wheat and making baked goods.
2. Agricultural-farm or natural resource based.
 - a. Includes products and services, such as fee hunting, bed and breakfast or a lawn care business.
 - b. May be plants or animals, such as canola, amaranth, game birds or worms.
 - c. May be different production or marketing methods, such as organic farming, hydroponics, greenhouses or aquaculture.
 - d. An alternative for one person is not necessarily an alternative for another person. A lot of alternatives will not be profitable for a large number of producers. You need to look at your area and what sort of opportunities are available.
 - e. Need systematic approach to determine feasibility, what sort of lifestyle are you looking for. Do you want an enterprise that only requires a part-time commitment? Do you have money to invest? Why are you wanting to go into an alternative enterprise?

What are my alternatives:

1. Nontraditional crops, livestock and other farm products. Such as: mushrooms, herb, floriculture, exotic livestock, poultry and fish (see the general alternative packet).
2. Service, recreation, tourism, food processing, forest/woodlot or other enterprises based on natural resources on the farm. Such as: farm and ranch vacations, jelly/jam processing, Christmas trees or a wildlife refuge.
3. Unconventional production systems. Such as organic farming, aquaculture and raised bed gardening.
4. Direct marketing or other entrepreneurial strategies. Selling traditional or non-traditional agricultural products directly to consumers. Such as subscription farming, farmers market, and roadside stands.

Alternatives Require:

1. More intensive management required for many alternatives. Most alternatives require a larger time commitment because the producer is assuming more the the responsibility for production, processing and marketing. Are you willing to invest a large amount of time to make the alternative successful.
2. For any alternatives the producers needs management skills, physical resources and markets. There are very few alternatives with established markets. The producer must find or develop a marketing outlet.
3. Timeliness, quality, consistency are production traits but influence marketability of the product and therefore the price consumers are willing to pay the farmer.
4. Long-term business relationship promotes success. The producer needs to develop loyal customers by providing good products or services at a fair price.
5. Long-term commitment needed. Plan on a five year period or longer for your enterprise to make a profit. If you need a quick return on investment alternative agriculture may not be the best investment for your money.
6. Marketing and production aspects developed simultaneously. Since you will have to create your own market you will not want to start producing large quantities of product before you have lined up customers. It is much easier to expand your production to fill your orders than it is to sell a product you have over produced.

7. Diversity reduces risk. As the old saying goes don't put all of your eggs in one basket. One producer says that if you have lots of different enterprises one is bound to make a profit each year.

Decisions: There are two categories of decisions:

1. organizational evaluation of the total bundle of resources and allocation of them to different enterprises and phases of production in the most profitable way
2. operational-decisions on day-to-day tasks in operating the farm business

These decisions are influenced by two factors:

1. accuracy and appropriateness of data
2. procedures used in decision making

Decision making process

1. inventory resources (assets and liabilities)
2. establish goals
3. identify problems
4. analyze
5. decide
6. act
7. assume responsibility
8. control-attention to investments, costs, production efficiency
9. evaluate
10. adjust

Planning:

Long-range planning

1. budgets (manual or computer)
2. annual (one production cycle)
3. analysis of production and returns for one production period (a, b, and c are indicators of past performance)
 - a. balance sheet
 - b. P & L statement
 - c. cash flow analysis

Annual planning (1,2, and 3 are indicators of potential performance)

1. projected cash flow
2. projected balance sheet
3. projected P & L statement

Long-range planning procedures

Long run profitability of the total farm business depends greatly upon choosing an overall plan most appropriate for the farm family and the resources available.

Systematic planning procedures

- 1) inventory resources
- 2) establish goals
- 3) identify and itemize major problems current and alternatives
- 4) summarize cropping system
- 5) summarize livestock system

- 6) summarize and evaluate income and profitability
- 7) evaluate economic feasibility of plan from standpoint of cash flow
- 8) compare results of alternative plans and choose one for long-run development
- 9) prepare new farm layout map-fields, lanes, water management, etc.
- 10) plan farmstead arrangement for efficient operation
- 11) start development of new plan (special attention to priorities for major changes and investments
- 12) adjust plans as needed from year to year

NOTE:

- Steps 1-3 background
- Steps 4-7 for each alternative analysis
- Step 8 decision making continuous
- Steps 9-10 act
- Steps 11-12 evaluate and adjust

The Planning process requires that you look at the goals and objectives for the new enterprise.

Who wants to be involved?

What commodities/enterprises interested in

What are your goals - 1 year, 5 years

Why want new enterprise

While planning you should identify your opportunities

1. Inventory resources
2. Show limitations and opportunities
3. Look for under-utilized resources
4. Physical resources
 - land-pH, fertility, soil type, map, photo, slope, water, water tests, machinery, buildings
5. Marketing resources
 - a. may create market or use existing market
 - b. processing facilities (meat/plants)
 - c. wholesale (brokers, distributors, warehouses, etc.)
 - d. direct markets (farmer's market, roadside stand, restaurants, supermarkets, etc.
 - e. special events/attractions
6. Management and labor resources
 - a. decision makers
 - b. workers
 - c. skills
 - d. on farm (available) - labor pool (hired)
7. By-product resources
 - include records/calls
8. Financial resources
 - cash, savings, credit

Enterprise Ideas

check resources, talk to others, check for something in demand, visit markets-see what is selling (not just displayed) read-read-read, conferences/workshops, how do enterprises fit family resources?

Things to consider before starting an alternative enterprise:

Inputs to consider:

crops/plants

seed
fertilizer
lime
chemicals
machinery
repairs
misc.supplies
custom hire
fuel, oil
labor hours
storage
interest
depreciation & interest
taxes
land/interest & depreciation

livestock/animals

animal
feed
machinery
veterinarian
utilities
interest/operating costs
breeding charge
labor
repairs
misc. supplies
depreciation & interest
oil and lube
taxes
land/buildings

Resources

Land-labor-capital-management

Guideline for determining feasibility

There are 3 answers to whether or not an alternative is feasible for your operation-**YES-NO-MAYBE**
or

It all depends on- - (many different factors)

These may seem frivolous, sarcastic, silly on surface BUT they are serious and one of these answers always comes out.

You should look at your current situation

Are you satisfied with where are and where you are going? If satisfied-no need for alternative enterprise
-may want to check again in future
-may want to go through GOALS at least

What are your goals - 1 year, 5 years, 10 years

-How much do you want to earn? What lifestyle do you want? What are your interests?
-Put your goals in writing
-Be as specific as possible
-Consider personal, family, and farm goals

Look at your inventory resources

1. Tangible and intangible
2. Land-soil, buildings, machinery, water
3. Labor-yours, family, available hired labor
4. Capital-cash, savings, credit
5. Management-include all skills
6. Note strong points and weak points

Major problems to consider: What is your debt load? Do you need extra labor? Can it be hired? Are there prohibitive laws or regulations?

In-depth Analysis

-Current situation

-Alternatives being considered (current and projected)

Enterprise budgets

Cash flow

Profit and loss

Balance sheet

-May want to use weekly periods

-Identify all inputs and costs

-Look for conflicts in time utilization

-When are inputs required-especially labor

Profitability:

What if price is less than expected?

What if demand is less than expected?

When are the first returns expected?

Business qualities checklist-personal qualities:

1. Drive (self starter; perseverance; risk taker; work on own)
2. Clarity of thought (organized; seeks help if needed; can do two things at same time)
3. Imagination (creative; do things differently)
4. Leadership (work with people; like people; enjoy supervising)
5. Experience (proficient; managed a business before; keep records; know financial statements)

Family needs and preferences:

1. Satisfaction with current situation
2. Willingness to take risks
3. Hopes and concerns for future
4. Enterprise preference
5. Deal with conflict (differences of opinion)
6. Keep communications open
7. Involve all family members
8. Set limit on time devoted to business

Production

1. Sources of production information
2. Budgets
3. Trade organizations and producers
4. Publications

climate requirements

water requirements

machinery requirements

other requirements

soil requirements

building/facility requirements

management/labor requirements

5. Production rate
6. Business size
7. Legal, regulatory, liability factors

8. Can the product or service be provided?
9. Is the quality and quantity adequate?
10. Total yield does not mean marketable yield.

Need both supply and demand
 Producer takes most of the risk

Profitability

Value-cost=profile
 Total receipts-total costs=net farm income

Income statement

Receipts - Expenses
 Net farm income=return to operator's labor and management time, unpaid labor and equity capital
 Sensitivity analysis-increase/decrease in yield, price, etc. change outcome

Underestimating demand had greater effect on profit than did **overestimating** demand being greater than expected

Price change can have a major effect
 Labor-hired is more critical than price change, etc.
 Vegetable prices highly volatile -- vary throughout state and can vary from grower to grower at same market
 Constraints (limiting factors in priority) -- demand and land
 Crop budgets not necessarily best indicator of profitability
 Variable labor requirements
 Long term endeavor-pay back start up costs
 Labor major concern-availability and quality
 Continuous supply need

Financial Feasibility

Cash Flow

cash receipts	cash expenses
sale of assets	capital purchase
increase debt	decrease of debt
non farm income	family living
cash from personal account	

Is financing available?

Loan proposal

description of business	marketing plan
production system/schedule	income statement
cash flow analysis	net worth statement
resume	

Marketing Will It Sell

Supply (opportunity to buy) = Demand (opportunity to sell)

1. Product or service-detail
2. Do market research -- primary-oneself and/or secondary-existing data
3. Describe target market -- demographics and lifestyles

4. Existing demand
5. Competition
6. Market trends
7. Expected price
8. Expected sales volume (marketable products)

Marketing - opportunity to sell (demand) vs. opportunity to buy (supply)

1. Is a market available or does one have to be created?
2. Market research needed -- some information available, do your own research-especially for many "alternative" ventures
3. Where are markets?
4. What are current prices?
5. Are prices volatile?
6. What are price trends?
7. Is there competition?
8. What does the customer want?

"Marketable yield is key to profits"

high yield, low quality - low returns

low yield, high quality - high returns

How will increased supply affect market prices?

Constraints on profits: increase input costs, rising wage rates, management, falling prices

Which regions have economic advantage for: location relative to market, weather/climate, soils

What labor rates ensure productivity?

Management:

"Management is the key to successful vegetable production. There are many risks associated with vegetable production. The quality of vegetables influenced by many factors." Weather (hail, wind, frost, freeze, drought, heat, water) fertilizer and weather interaction, soil, harvest handling, post harvest conditions, weeds, insects, disease.

1. Independent and interactive effect of factors influence outcome
2. Operator has some control over some factors and not others
3. Management starts with planning, goes through production, harvesting, marketing, end with analysis of performance-then start over

An alternative enterprise can succeed or fail based on managerial decisions.

-want information to be accurate and appropriate

-use good procedures in analysis

-information on many ventures limited or difficult to obtain-information may be abundant and easily obtained-How many others are attracted?

-can you be more efficient in production? marketing?

Good management is the key

-pulling together all the various aspects

-know when to "go for it" and when to "bailout" and when to "adjust"

-starts with planning-goes through production, marketing-then evaluation-start over (usually production cycle)

An agricultural enterprise is feasible if all the pieces fit together-success YES

Not feasible if some of the pieces are missing-failure NO May start out and overcome obstacles-success-maybe then YES May start out and have unexpected obstacle-failure YES then NO feasible-not feasible-maybe

Decision Time

1. Is alternative right for you? Whole farm-does the enterprises conflict or compliment the current situation.
2. Do you have doubts or reservations?
3. Act-make new plan including new enterprise -- assume responsibility, keep control (costs, efficiency, etc.), evaluate, adjust
4. You are in a NEW PRESENT SITUATION

Investigating the economics of supplementing income on beef and grain farm in southeastern Oklahoma by adding vegetable enterprises:

1. Determine enterprise mix to maximize profits with emphasis on cash flow and risks associated with alternative crops
2. Sensitivity of enterprise combinations to changes in product prices and labor charges
3. Representative farm-resources
4. Climate
5. Enterprise budgets-planning
6. Current inputs
7. Needed inputs for vegetables
8. Unused operator labor-indicates an alternative enterprise can be added
9. When cost of input increases, less of that input is used-could change which alternatives are selected-watch labor-farmers generally risk averse
10. Adding high value enterprise can substantially increase net income
11. More operating capital borrowed but less interest cost because of short cycle-opposite true if longer production cycle
12. Using low risk venture can reduce returns (may cause increase in interest costs and increased labor costs)
13. Decrease in prices reduces returns with same farm plan

The information presented above was compiled from the following sources:

Missouri Farm Planning Handbook, by Chuck DeCourley, University of Missouri-Columbia, College of Agriculture-Extension Division, Manual 75, Columbia, Missouri. Revised Sept. 1983.

Schuch, Nancy G., Wayne Knoblauch, Judy Green and Mary Saylor. **Farming Alternatives: A Guide to Evaluating the Feasibility of New Farm-Based Enterprises**. NRAES-32. Northeast Regional Agricultural Engineering Service, Ithaca, New York. October 1988.

Schatzer, Raymond J., Michael Wickwire and Daniel S. Tilley. **Supplemental Vegetable Enterprises for a Cow-Calf and Grain Farmer in Southeastern Oklahoma**. Agricultural Experiment Station Research Report P-874. Oklahoma State University, Stillwater, Oklahoma. April 1986.

Things to consider in a feasibility study

- I. Demand Analysis for product or products under consideration
 - A. Identify market(s) for specific products (or services)
 1. Location of markets
 2. Size of markets
 3. Quality and Type of product demanded
 - B. Substitute products

1. Size of market for substitutes
2. Price of substitutes
3. Is the substitute a new or older product?
 - a. Natural product
 - b. Synthetic product
4. Trend in market for substitute products/services
- C. Competition--those firms producing similar products
 1. Location of competitors
 2. Size of competitors
 3. Production costs of competitors
 4. Old firms or new firms
- D. Type of competition in market
 1. Price competition
 2. Non-price competition
 3. Perfect competition, monopoly, can you enter market?
- E. Trend in demand for product
 1. Quantity of product marketing
 2. Seasonality
- F. Price trend for product
 1. Level of price
 2. Variation in price--seasonal and annual
 3. Projected prices and trends
- G. Services that accompany product
- H. Complementary Products
- I. Characteristics of buyers
 1. Location
 2. Type
 3. Size and number
 4. Time of purchases
 5. Method of procurement
 6. Type of suppliers
 7. Level of service requirements
- J. Type of marketing system
 1. Brokers
 2. Sales force
 3. Contract sales
 4. Own label
 5. Private label
 6. Independent distribution system
- K. Conditions of market entry
- L. Logistics system requirements
 1. Storage for manufactured products
 2. Transportation
 3. Level of Service
 4. Locational advantages and disadvantages
- M. Product characteristics
 1. Bulky
 2. Perishable
- N. Economics of scale in marketing program product(s)

II. Physical and Production Requirements for Products

- A. Site for facilities
- B. Water
- C. Sewage system
- D. Electricity, natural gas, other sources of energy
- E. Transportation--highway, rail, water, air
- F. Present facilities
 - 1. Plant
 - 2. Warehousing and storage

III. Raw Product

- A. Source
 - 1. Quantity
 - 2. Quality
 - 3. Seasonality
 - 4. Cost compared with sources of competitors
 - a. Product
 - b. Transportation
 - c. Price trends and variability
 - 5. Dependability
 - 6. Alternative sources
 - 7. Locational advantages of raw material supply
 - 8. Procurement method of obtaining raw materials

IV. Local Business Climate

- A. Tax structure
 - 1. Property
 - 2. Income
 - 3. Other
- B. Zoning
- C. Investment incentives
- D. Leasing arrangements

V. Management Requirements

- A. The amount of local management available, and its cost
- B. The amount of management that must be imported, and its cost

VI. Labor

- A. Local (number, trained, untrained, cost)
- B. Imported (number, cost)
- C. Housing
- D. Labor Union
- E. General wage levels and incentives and fringes
- F. Special characteristics of labor pool

VII. Financial Requirements

- A. Capital Investment
 - 1. Buildings
 - 2. Machines

3. Payroll
4. Sales promotion
5. Inventory
6. Operating costs
7. Taxes and insurance
- B. Sources of capital
- C. Pro-forma statements
 1. Operating schedules
 2. Operating expenses
 3. Operating statements
 4. Balance sheets
 5. Cash flows
- D. Type of business organization

VIII. Feasibility

- A. Project feasible
 1. Profitable levels of production
 2. Operation or project is competitive -- Short run and Long run
 3. Degree of profitability
 - a. Return on investment
 - b. Net return as a percent of sales
- B. Not feasible
 1. Reasons
 2. Degree of unprofitability
 3. Things that could make the project feasible
 - a. Infrastructure
 - b. Investment incentives
 - c. Tax structure changes
 - d. Special innovations
 - e. Other

IX. Sensitivity Testing--Degree that profit is vulnerable to change

- A. Labor costs
- B. Raw product costs
- C. Transportation costs and modes
- D. Change in rate of production
- E. Investment requirements
- F. Special concessions
- G. Other

X. Risk

- A. High
- B. Low

XI. Reports

XII. Final Note: Each study must be planned, NO TWO ARE ALIKE!

Prepared by: Forrest Stegelin, Extension Agribusiness Economist, University of Kentucky

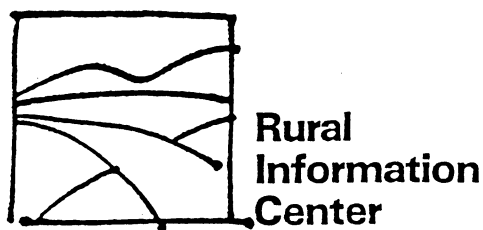
Rural Entrepreneurship and Small Business Development

January 1980 - January 1993

Quick Bibliography Series: QB 93-38
Updates QB 92-49

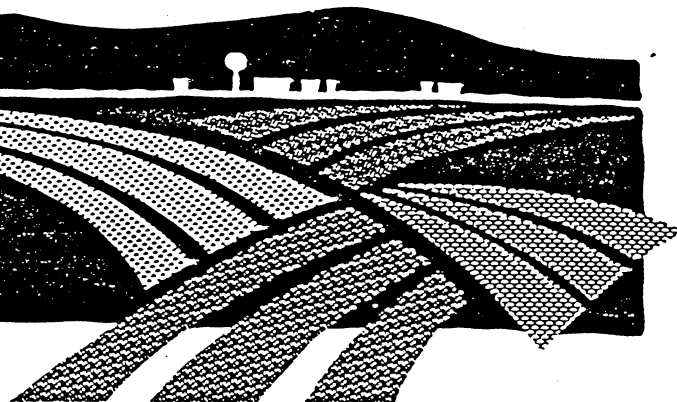
295 citations in English from AGRICOLA

Patricia La Caille John
Rural Information Center



Rural Information Center

National Agricultural Library
U.S. Department of Agriculture
Beltsville, Maryland 20705



The Rural Information Center (RIC) is a joint project of the Extension Service and the National Agricultural Library (NAL). RIC provides information and referral services to local government officials, community organizations, health professionals and organizations, cooperatives, libraries, businesses, and rural citizens working to maintain the vitality of America's rural areas. The Center combines the technical, subject-matter expertise of Extension's nationwide educational network with the information specialists and resources of the world's foremost agricultural library.

The Office of Rural Health Policy in the Department of Health and Human Services (DHHS) and the NAL jointly created a Rural Information Center Health Service (RICHS) as part of the RIC. RICHS collects and disseminates information on rural health issues, research findings related to rural health, and innovative approaches to the delivery of rural health care services.

SERVICES:

Provide customized information products to specific inquiries including assistance in economic revitalization issues; local government planning projects; rural health issues; funding sources; and other related issues for the purpose of monitoring the quality of rural life.

Process a broad array of general and funding information requests on such topics as:

- Successful strategies, models, and case studies of community development projects
- Small business attraction, retention, and expansion
- Tourism promotion and development
- Recycling programs
- Community water quality
- Technology transfer to rural areas
- Closures, restructuring and diversification of rural hospital and clinics
- Agricultural health and safety
- Health programs, services, personnel issues
- State initiatives concerning rural health delivery issues

Refer users to organizations or experts in the field who can provide additional information.

Perform brief database searches of requested topics on a complimentary basis.

Furnish bibliographies and Rural Information Center Publication Series titles.

Identify current USDA and DHHS research and Cooperative Extension Systems programs.

ACCESS:

***Telephone**

1-800-633-7701 (nationwide) or 1-301-504-5547

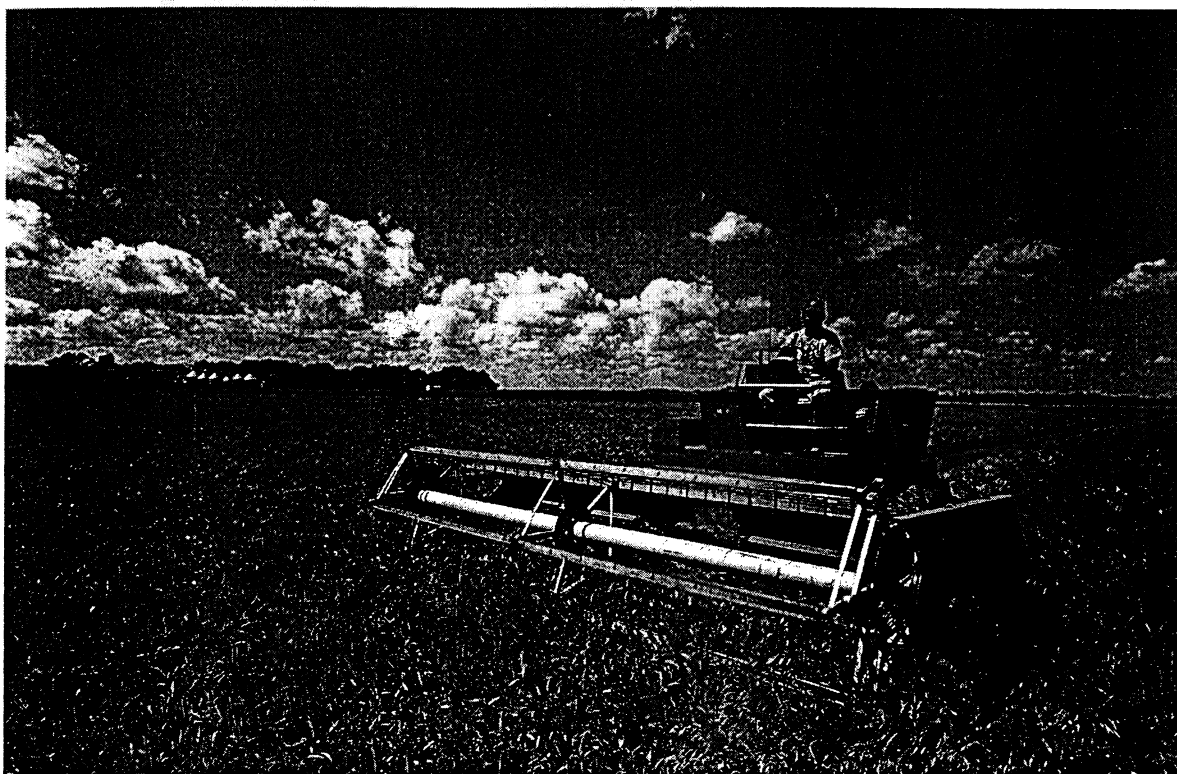
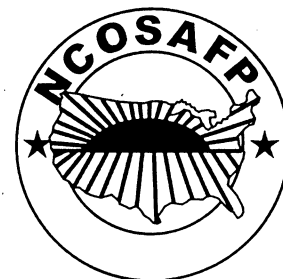
***Mail**

Rural Information Center
National Agricultural Library, Room 304
Beltsville, MD 20705-2351

*Electronic Mail through INTERNET (RIC@NALUSDA.GOV)

*NAL Bulletin Board (RIC/RICHS Conference) 1-301-504-6510

National Council of State Agricultural Finance Programs



**Biennial Directory
State By State Agricultural Loan Programs**

September 2000

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National Council of State Agricultural Finance Programs

What is it?

The National Council of State Agricultural Finance Programs (NCOSAFP) was organized in November 1984 to represent states with agricultural finance programs. It is an informal organization, whose affairs are conducted by a Steering Committee selected from the NCOSAFP membership, that keeps its members informed on state programs being developed across the nation and on farm finance issues emerging in Washington, D.C.

The NCOSAFP also is involved in promoting and supporting rural economic development programs. Member states have developed and implemented individual programs to assist beginning and first-time farmers, existing family farm operations, and agribusiness firms.

National Council Goals

- To represent the interests of state agricultural finance programs in the development of legislation, regulation and consideration of other issues that affect the ability of such programs to meet the intended public purposes.
- To facilitate continuing communication and educational programs among the membership.
- To explore and evaluate new ideas in agricultural financing.
- To offer assistance to states that may be interested in developing state agricultural finance programs.

Establishing State Agricultural Finance Programs

One of the NCOSAFP goals is to assist states that may be interested in developing state agricultural finance programs. For additional information or assistance, feel free to contact any of the following NCOSAFP Steering Committee members or the respective states listed in this booklet:

<u>STATE</u>	<u>CONTACT</u>	<u>TELEPHONE</u>	<u>E-MAIL ADDRESS</u>
California	Herb Aarons	831-424-1099	Herb_Aarons@calcoastal.org
Illinois	David Wirth	217-782-5792	dwirth@mail.state.il.us
Iowa	Steve Ferguson	515-281-6444	sfergus@max.state.ia.us
Missouri	Tony Stafford	573-751-2129	tony-stafford@mail.mda.state.mo.us
North Carolina	Frank Bordeaux	919-733-0635	frank.bordeaux@ncmail.net
South Dakota	Thad Olsen	605-773-5436	thad.olsen@state.sd.us
Communicating For Agriculture (Technical Advisor)	Wayne Nelson	800-432-3276	waynen@gwtc.net

Overview of State Agricultural Finance Programs

Aggie Bonds / Beginning Farmer Loan Program

The purpose of Aggie Bonds is to provide an effective means for federal-state-industry linkages whereby "government" can assist beginning and first-time farmers to purchase land, farm equipment, farm buildings and breeding livestock. The bonds offer limited tax incentives and allow credit decisions and financial risk to remain with local lending institutions.

Agricultural loan programs based on the use of tax-exempt bonds began in 1980 with the passage of legislation to create pilot Aggie Bond programs in Georgia, Alabama and Iowa. Activity peaked in the mid-eighties and abruptly leveled off in response to interest rate adjustments and other limiting factors contained in the 1986 tax bill. In the peak year of 1984, 24 states had tax-exempt bond agricultural loan programs or capabilities.

In 1988, commercial lenders renewed their interest in the use of Aggie Bonds as a way to support rural economic development efforts in their communities as well as support agriculture. The 1993 tax bill granted a permanent extension for the use of Aggie Bonds. This action greatly improved the availability of the program to eligible participants and allowed beginning and first-time farmers, lenders and state agencies to use the program more fully.

The Aggie Bond program was further expanded on August 20, 1996 to allow state loan programs to finance beginning farmer purchases of agricultural property from their grandparents, parents and/or siblings. The definition of first-time farmer also was revised, so someone may own as much as 30 percent of their county median farm size and still be eligible for a beginning farmer loan.

Guarantee Loan Programs

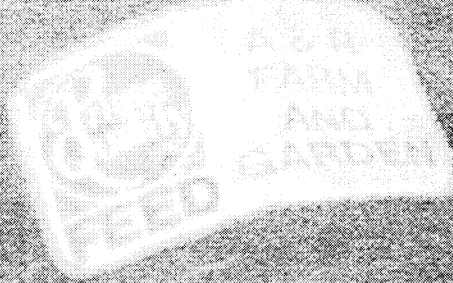
Several states have established state-backed guarantee loan programs to revitalize and promote the states' farmers and agricultural and industrial businesses. Loans are made by local lenders who receive up to 85 percent guarantee of principal and interest. Several states originate and service loans through a statewide agency using federal guarantees of 90 percent of principal and interest provided by the Farm Service Agency (FSA), United States Department of Agriculture (USDA).

Direct Loan Programs

Many state legislatures have appropriated funds so that direct financial assistance, in the form of direct loans, can be provided by the state agricultural agencies or authorities. The purposes of these loans include ethanol production facilities, value-added agricultural products, livestock expansion, agricultural production, aquaculture development and others.

Loan Participation Programs

These programs help low equity farmers and ranchers obtain agricultural loans when the state agency/authority purchases a portion of a loan from a local lender. The procedural guidelines are similar to the guarantee loan programs, but in these instances, the state disburses funds to buy a portion of the loan instead of guaranteeing loan payments.

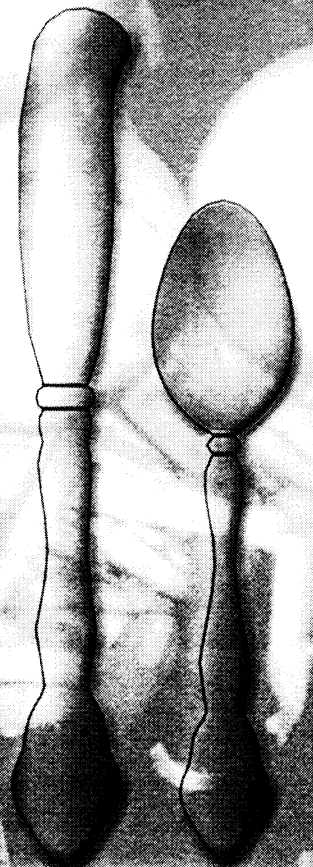
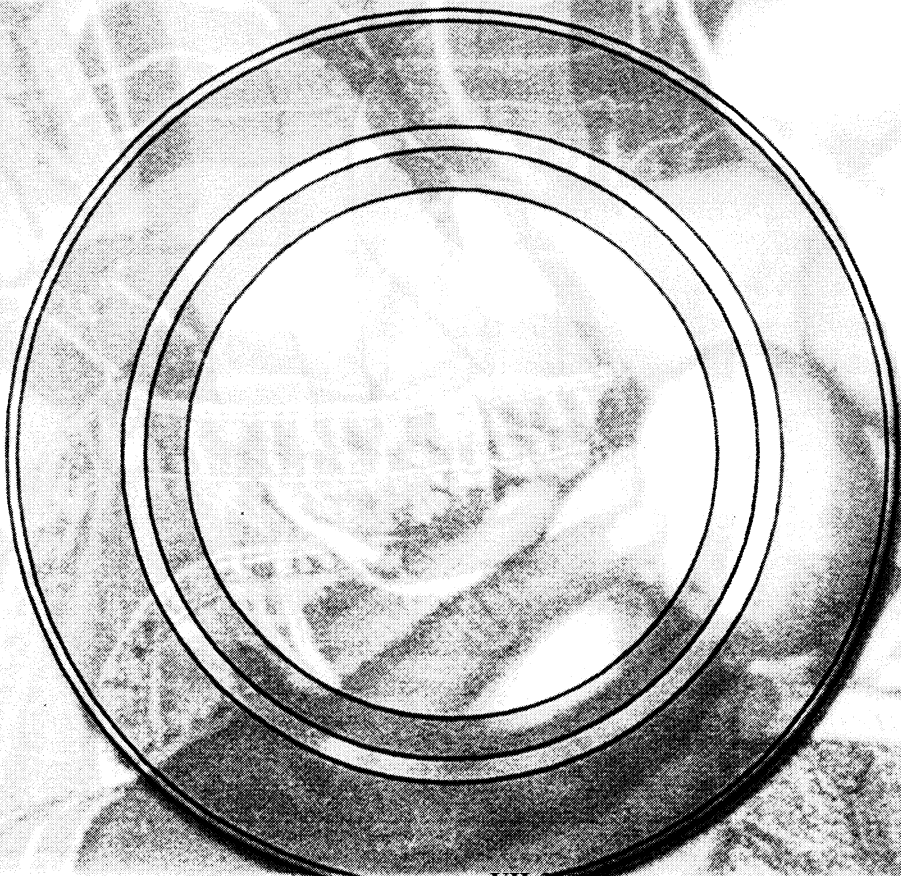
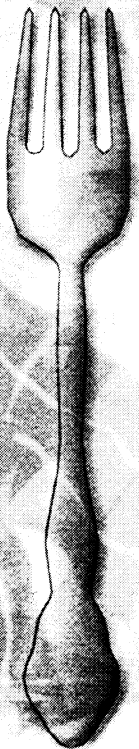


United States Department of Agriculture
Food and Nutrition Service

Small Farms/ School Meals Initiative

Town Hall Meetings

**A Step-by-Step Guide on
How to Bring Small Farms
and Local Schools Together**



Contents

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Fact Sheet

Loans for Beginning Farmers and Ranchers

The Farm Service Agency (FSA) provides direct and guaranteed loans to beginning farmers and ranchers who are unable to obtain financing from commercial credit sources. Each fiscal year, the Agency targets a portion of its direct and guaranteed farm ownership (FO) and operating loan (OL) funds to beginning farmers and ranchers.

A beginning farmer or rancher is an individual or entity who (1) has not operated a farm or ranch for more than 10 years; (2) meets the loan eligibility requirements of the program to which he/she is applying; (3) substantially participates in the operation; and, (4) for FO loan purposes, does not own a farm greater than 25 percent of the average size farm in the county. (Note: all applicants for direct FO loans must have operated a farm for at least 3 years.) If the applicant is a business entity, all members must be related by blood or marriage, and all stockholders in a corporation must be eligible beginning farmers.

Maximum Loan Amounts

Maximum amounts of indebtedness are:

- Direct FO or OL: \$200,000
- Guaranteed FO or OL: \$700,000

Downpayment Farm Ownership Loan Program

FSA has a special downpayment FO loan program to assist beginning farmers and ranchers to purchase a farm or ranch. This program also provides a means for retiring farmers to transfer their land to a future generation of farmers and ranchers.

To qualify:

- An applicant must make a cash downpayment of at least 10 percent of the purchase price.
- FSA may provide a maximum amount equal to 30 percent of the purchase price or appraised value, whichever is less. The term of the loan is 10 years at a fixed interest rate of 4 percent.
- The remaining balance may be obtained from a commercial lender or private party. FSA can provide up to a 95 percent guarantee if financing is obtained from a commercial lender. Participating lenders do not have to pay a guarantee fee.
- The purchase price or appraised value, whichever is lower, may not exceed \$250,000.

Sale of Inventory Farmland

FSA advertises acquired farm property within 15 days of acquisition. Eligible beginning farmers and ranchers are given first priority to purchase these properties at the appraised market value for the first 75 days after acquisition. If more than one eligible beginning farmer or rancher offers to purchase the property, the buyer is chosen randomly.

Joint Financing Plan

Beginning farmer or rancher applicants may choose to participate in a joint financing plan that is also available to other applicants. In this program, FSA lends up to 50 percent of the amount financed, and another lender provides 50 percent or more. FSA will charge a reduced interest rate on the loan.

Where to Apply

Applications for direct loan assistance may be made at the FSA county office serving the county where the operation is located. Local FSA offices are listed in the telephone directory under U.S. Government, Department of Agriculture, Farm Service Agency. For guaranteed loans, applicants must apply to a commercial lender who participates in the Guaranteed Loan Program. Local FSA offices have lists of participating lenders.

For more information about this or any other FSA program, contact your local county office, or visit us on the world wide web at: www.fsa.usda.gov

The United States Department of Agriculture (USDA) prohibits discrimination in its programs on the basis of race, color, national origin, sex, religion, age, disability, political beliefs, sexual orientation, or marital or family status. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (braille, large print, audiotape, etc.) should contact USDA's TARGET Center at 202-720-2600 (voice and TDD).

To file a complaint of discrimination, write USDA, Director, Office of Civil Rights, Room 326-W, Whitten Building, 1400 Independence Avenue, SW, Washington, D.C., 20250-9410, or call (202) 720-5964 (voice and TDD). USDA is an equal employment opportunity employer.



Farm Loans

The Farm Service Agency (FSA), an agency of the U.S. Department of Agriculture, makes and guarantees loans to family farmers and ranchers to purchase farmland and finance agricultural production. These loans were formerly administered by the Farmers Home Administration.

FSA maintains its headquarters in Washington, D.C. Offices are located in each state, usually in a state capital or near a state land-grant university, as well as in most agriculturally productive counties. Farmers may apply for direct loans at FSA local offices or USDA Service Centers. Guaranteed loans are available from local commercial lenders who apply for loan guarantees from FSA. Although general information may be obtained from headquarters and state offices, all programs are administered through local offices.

FSA Farm Loans

FSA's loan programs are designed to help family farmers who are temporarily unable to obtain private, commercial credit. In many cases, these are beginning farmers who have insufficient net worth to qualify for commercial credit. In other cases, they are farmers who have suffered financial setbacks from natural disasters, or who have limited resources with which to establish and maintain profitable farming operations.

Some farmers obtain their credit needs through the use of loan guarantees. Under a guaranteed loan, a local agricultural lender makes and services the loan, and FSA guarantees it against loss up to a maximum of 90 percent in most cases. In certain limited circumstances, a 95-percent guarantee is available. FSA has the responsibility of approving all loan guarantees and providing oversight of lenders' activities.

For those unable to qualify for a loan guarantee from a commercial lender, FSA also makes direct loans, which are serviced by an FSA official. FSA has the responsibility of providing credit counseling and supervision to its direct borrowers by making a thorough assessment of the farming operation. The agency evaluates the adequacy of the real estate and facilities, machinery and equipment, financial and production management, and the farmer's goals. The weaknesses in all phases of the operation are identified and prioritized. An FSA official then works one-on-one with the farmer to develop a plan of supervision that will help overcome those weaknesses and ultimately result in the farmer's graduation to commercial credit.

Unlike FSA's commodity loans, most farm loans must be fully secured and can only be approved for those who have repayment ability.

Farm Ownership Loans

Eligible applicants may obtain direct loans up to a maximum indebtedness of \$200,000. Maximum indebtedness for guaranteed loans is \$700,000. The maximum repayment term is 40 years for both direct and guaranteed farm ownership loans. In general, loan funds may be used to purchase farm real estate, to enlarge an existing farm, to construct new farm buildings and/or improve structures, and to improve the environmental soundness of the farm.

Farm Ownership Downpayment Loans

Eligible beginning farmer applicants may obtain a direct loan for up to 30 percent of the purchase price of a family-size farm, or the farm's appraised value, whichever is less. Applicants must provide at least a 10 percent downpayment on the purchase. The interest rate on the 30 percent portion is fixed at 4 percent, and it must be repaid in 10 years or less. The remaining balance may be guaranteed by FSA if financed by an eligible lender. The purchase price or appraised value of the farm, whichever is lower, may not exceed \$250,000.

Farm Operating Loans

Eligible applicants may obtain direct loans for up to a maximum indebtedness of \$200,000, and guaranteed loans for up to a maximum indebtedness of \$700,000. The repayment term may vary, but

typically it will not exceed 7 years for intermediate-term purposes. Annual operating loans are generally repaid within 12 months or when the commodities produced are sold. General purposes of this type of loan include normal operating expenses, machinery and equipment, real estate repairs, and refinancing debt.

Emergency Loss Loans

These loans are available only as direct loans from FSA. Emergency loans assist farmers who have suffered physical or production losses in areas declared by the President or designated by the Secretary of Agriculture or the FSA Administrator. For production loss loans, applicants must demonstrate a 30-percent loss in a single farming or ranching enterprise and may receive loans up to a maximum of 80 percent of total production losses. Loan purposes include both operating and real estate, and repayment terms depend on the loan purpose and type of collateral securing the loan. The maximum indebtedness under the emergency loan program is \$500,000.

Rural Youth Loans

These are available as direct loans only and have a maximum loan amount of \$5,000. Rural youth loans may be made to individuals who are sponsored by a project advisor, such as a 4-H club, FFA, or local vocational instructor. Individuals must be at least 10 but not more than 20 years old to be eligible.

Targeted Funds to Beginning Farmers

Each year the Congress targets a percentage of farm ownership and farm operating loan funds to beginning farmers. Beginning farmers must have been in the business less than 10 years and meet certain other requirements.

Loan Servicing and Supervised Credit

The Farm Service Agency's mission is not limited to providing just credit — it is to provide supervised credit. This means that FSA works with each borrower to identify specific strengths and weaknesses in farm production and management, then works with the borrower on alternatives and other options to address the weaknesses and achieve success. Effective supervised credit is the difference between success and failure for many farm families.

To help keep borrowers on the farm, FSA may be able to provide certain loan servicing benefits to borrowers whose accounts are distressed or delinquent due to circumstances beyond their control. These benefits include:

- Reamortization, restructuring, and/or deferral of loans;
- Rescheduling at the Limited Resource (lower interest) rate;
- Acceptance of conservation easements on environmentally sensitive land in exchange for reduction of debt;
- Writing down the debt to its current market value (delinquent borrowers only).

If none of these options results in a feasible farming operation, borrowers may be offered the opportunity to purchase their debt at its current market value. If this is not possible, other options include the following:

- Debt settlement based on inability to repay;
- In some cases, where a successful operation cannot be developed, FSA works with the borrower to help him or her retain the homestead and up to 10 acres of land.

Farms that come into FSA ownership are sold at market value, with a preference to beginning farmers and ranchers.

The eventual goal of FSA's farm credit programs is to graduate its borrowers to commercial credit. Once a farmer is able to obtain credit from the commercial lending sector, the Agency's mission of providing temporary, supervised credit is complete.

Additional information may be obtained at local Farm Service Agency offices.

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Agritourism Workshop

University of Illinois Web Based Class

Bruce Wicks, 217-333-6160

Email: b-wicks@uiuc.edu

www.leisurestudies.uiuc.edu/agritourism

The content of this workshop is being developed and assembled at this time. Presently there are seven modules that are in various stages of completion and with additional resources others may be added in the future. A likely addition would be a module on e-commerce but many others have been suggested as possibilities and the availability of resources will determine their inclusion.

Module 1: Introduction to Agritourism/Value Added Production

Module 2: Great Marketing Ideas

Module 3: Why People Travel and The Tourism System in Illinois

Module 4: Testing Your Idea - The Business Plan

Module 5: Looking Inward - Is This Kind of Business For you?

Module 6: Will the Farm System Support the Enterprise?

Module 7: The Important Issues of Risk and Liability

Module 1: Introduction to Agritourism/Value Added Production

This introductory module explores the basic concepts that underlie the workshop, establishes out perspective or philosophy and outlines the general direction of all the other modules. (Bruce Wicks)

Module 2: Great Marketing Ideas

There is nothing like seeing what has worked for others and this module will show and discuss a variety creative approaches to alternative ag enterprise development. (Bruce Wicks)

Module 3: Why People Travel and The Tourism System in Illinois

There are a number of similarities between agriculture and tourism industries, but it is unlikely many members of the farming sector would be knowledgeable about tourism nor be comfortable operating within it. Participants will gain a basic understand of the travel market and the familiarize themselves with the agencies in Illinois supporting tourism development and the services and grants they can provide. (Bruce Wicks and agency staff)

Module 4: Testing Your Idea - The Business Plan

Business plans are at the heart of any new successful enterprise and the key to securing financing. This section will take through the process in a step-by-step fashion so you can make an informed business decision. (Norma Turok)

Module 5: Looking Inward - Is This Kind of Business For you?

Inviting people to your farm, making sales calls, and conducting direct marketing activities may not be the kind of things you are well suited to do. In this module you will be asked to take an honest look at the human resources needed for such a new enterprise and examine what makes a good experience for the customer.

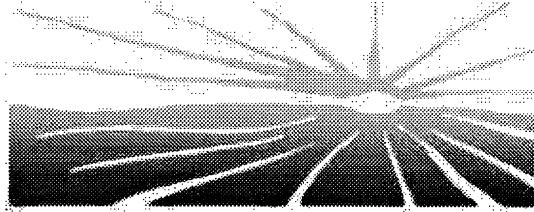
Module 6: Will the Farm System Support the Enterprise?

A great business idea and matching personal skills are two essential elements for launching a new farm enterprise but there is a third element. The farm system must support the enterprise and issues such as location, layout, amenities and visual appeal all must be taken into consideration.

Module 7: The Important Issues of Risk and Liability

Selling on-farm experiences or food grade crops and produce to customers opens many new exposure for liability. Protecting the farm resources from catastrophic losses are of utmost concern and this module will address ways to limit such exposure and protect yourself.

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Ideas for Alternative Agricultural Enterprises

Missouri Alternatives Center

Revised November 1996

**Sponsored by University of Missouri Outreach and Extension, Lincoln University, MU Extension Division
MU College of Agriculture, Food and Natural Resources, Missouri Department of Conservation**

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ALTERNATIVES FOR THE NEW FAMILY FARM

Aquaculture

There are approximately 350,000 farm ponds in Missouri, or about 250,000 acres of water. This existing resource has the potential to support a substantial food-fish industry. Cage culture of catfish is one popular aquacultural enterprise, because aquaculture uses existing water bodies, reduces capitalization costs and makes otherwise unsuitable ponds usable for fish production. Other aquaculture opportunities include fee fishing; cage culture of trout, catfish and other species; fingerling production; carp; bass, bluegill; minnows and other bait fish; raceway culture, crawfish; tilapia; mosquitofish; aquaponics; and paddlefish.

Beekeeping

With a little marketing, beekeeping can be a profitable part of a diversified small farm. Honey, beeswax and other products can be direct marketed through farmers markets, roadside stands, door-to-door, through the local paper, to local health food and stores, and by other methods.

Direct Marketing

Most specialty and alternative crops and livestock have few, if any, established markets. There aren't any catfish sale barns. So the producer must rely on either selling to local retailers, selling through cooperatives, or direct marketing. Some types of direct marketing include pick-your-own, farmers markets, roadside stands, mail order and subscription marketing.

Dogs

Breeding dogs for sale as pets, especially unusual ones like the Chinese Shar-Pei, is a possible rural enterprise. Other possibilities include breeding and training stock dogs or livestock guardian dogs, or operating a boarding kennel.

Exotic Livestock

Increasing demand for exotic animals has led many small-size agripreneurs to find it profitable to raise exotic livestock. Some popular animals include llamas and alpacas, ostriches and other flightless birds, pygmy goats, elk, fallow deer, axis deer, water buffalo, bison, potbellied pigs, mouflon and aouded sheep, miniature animals, watusi, and exotic birds.

Fee Hunting

Charging money to let people hunt on your land is the simplest form of fee hunting. At the other extreme, you may breed either game birds or big game and provide hunting dogs and guides to hunters.

Field Crops

Field crops don't have to mean corn, wheat or soybeans. Some more familiar alternatives are sunflowers, barley, buckwheat, and oats. Examples include: *Amaranth*, a little-known crop native to the Americas, is grown either as a grain crop or as a leafy vegetable. As a grain, it can be found in some multi-grain crackers, cereals and other items produced by small companies. In the garden, it can provide fresh greens in the heat of the summer. *Amaranth* grows vigorously, resists drought, heat and pests, and adapts readily to new environments. *Crambe*, a mustard-like crop, is a potential replacement for imported high-erucic rapeseed oil used in manufacturing polyethylene, waxes and nylons. Its low cost of production is attractive to growers in the East, the Corn Belt and the Southern Delta; however, unproven commercial yields and a low world market price for rapeseed are limitations. *Canola*, low erucic acid rapeseed, is used for vegetable oil. It has traditionally been the domain of Canadian growers. However, low cost of production and increasing demand from processors has made it more attractive to US growers.

Floriculture

Flowers and ornamental plants make a good combination with a market gardening program. Fresh flowers can be sold to local florists; dried flowers are in demand by craftspeople. Edible flowers and wild flowers are also possibilities.

Forages

There are many alternative opportunities in grazing livestock, such as controlled grazing and other intensive rotational grazing methods for cattle and sheep; using warm-season native grasses; honey locust pods, acorns and other tree crops to feed livestock; grazing lambs on cowpeas; using Angora goats to control brush in pastures; and others.

Forestry

Many small farmers virtually ignore their woodlot. However, with proper management and marketing, an existing woodlot can be a source of revenue from veneer-quality wood, firewood, etc. Christmas trees are also a forestry product with potential for Missouri.

Fur

Mink, fox and chinchilla are possible alternatives for those interested producing furs.

Game Birds

Pheasants, Chukar and Quail can be raised in Missouri to supply gourmet meat, eggs, exotic breeding stock, or to supply hunting preserves.

Ginseng and Goldenseal

Digging and selling ginseng and goldenseal roots has been a traditional source of income for many Ozarkians. Some Missourians are discovering profits in cultivating ginseng under forest canopy. Ginseng is prized in China as an herbal medicine.

Goats

Commercial dairy goat milk producers encounter serious marketing problems, as goat milk cannot be sold for human consumption except through a Grade A Dairy. However, dairy goats can be a welcome addition for milk, cheese and meat for home use.

Some people sell young goats for their meat, (chevon), which, because it is very lean, may have an increasing market in today's health-conscious environment. The tender meat of young goats -cabritos in Spanish -- is beginning to get recognition from gourmet restaurants. This requires some marketing.

Angora goats raised for mohair production have been making profits for farmers in Texas, Michigan, Oklahoma, Missouri and other states. Mohair prices range from \$ 1.75 to \$7.25 a pound, depending on quality. USDA's Agricultural Stabilization and Conservation Service (ASCS) also helps by matching the price with a substantial subsidy under the Wool Act.

A topic of recent interest is the beginnings of a cashmere industry in the United States. Cashmere is produced from the downy undercoat of certain types of goats. Currently most cashmere is produced in Asia, the Middle East and Australia.

Herbs

Growing fresh herbs to sell to local restaurants and grocery stores, to wholesalers or through direct marketing, is a horticultural alternative. Fresh herbs are in increasing demand.

Home-Based Business

Arts and crafts, candy and other food production, custom sewing, bed and breakfasts, and many other enterprises can be run from your home or farm. Adding value to what you produce, such as selling flavored popped corn from popcorn you grow, is an excellent way to build profits.

Horses

Draft horses are finding their way back onto many small farms as an economical and enjoyable alternative to tractors for field work, feeding, forestry work, hauling hay, etc. Horse breeding, whether draft horses or saddle breeds, is also a viable farm enterprise.

Hydroponics

Many Missourians are interested in the hydroponic production (without soil) of fruits, vegetables, flowers, house plants and herbs. Hydroponics allows you to exert greater control over your plants, ensure more uniform results, and grow more plants in a limited space.

Sustainable Agriculture

The term "organic" used to conjure up visions of hippie love beads and health food stores. However, as more consumers are demanding fresh, chemical-free foods, and as more farmers are rebelling against the ever-increasing costs of chemicals, organic, low-input, or sustainable agriculture is gaining ground. Many grocery stores now have organic produce sections. "Natural" branded beef is appearing. People flock to farmers markets for farm-fresh produce and come back for better-tasting organic fruits and vegetables.

Minor Breeds

Until fairly recently in the history of agriculture, the rural landscape was rich in a diversity of livestock breeds. Many were all-purpose animals that fulfilled a variety of needs for small family farms. However, as agriculture has become more industrialized and production-oriented, it has encouraged the development of highly specialized animals. Today there is increasing interest in the minor breeds ignored by agribusiness. Most minor breeds are hardy, and some carry unique traits that would be forever lost if the breed died out. Minor breeds also can play an important role in crossbreeding programs. The Texas longhorn cattle, for example, which once came close to extinction, is now popular in crossbreeding programs for leaner beef.

Beef Cattle: Beef Devon, Belted Galloway, Red Poi, White Park, Scottish Highland.

Dairy Cattle: Dutch Belted, Milking Devon, Canedienne, Dexter, Guernsey, Milking Shorthorn.

Donkeys and Mules: Poitu, Spotted, Miniature; all donkeys and mules.

Draft Horses: Canadienne, Cleveland Bay, Shire, Suffolk Punch, Clydesdale.

Goats: Nigerian Dwarf, Spanish, San Clemente, Tennessee Fainting.

Horses and Ponies: Exmoor, Lipizzan, Bashkir Curly, Hackney.

Poultry: Ancona, Black Jersey Giant, White Jersey Giant, Black Minorca, Brown Leghorn, Delaware, White Wyandotte, Khaki Campbell Ducks, Pilgrim Geese

Sheep: Barbados, Border Leicester, Cotswold, Karakul, Lincoln, Navajo-Churro, Tunis, Vermont Merino, Delaine Merino, Shetland, Mouflon, American Jacob, Oxford, Shropshire, Southdown, Wiltshire Horn, Dorset Horned.

Swine: Mulefoot, Gloucester Old Spot, Tamworth, Red Wattle.

Mushrooms

Shiitake mushrooms, or Japanese forest mushrooms, have received much attention recently as an agricultural alternative. They grow on hardwood logs and sell for \$7 to \$8 a pound fresh, \$4 to \$5 a pound dried. A major export in Japan, shiitake production is a relatively new and small industry in the United States. Like

many specialty crops, there are no established markets. However, consumer demand is growing. White button mushrooms and oyster mushrooms may also hold promise as agricultural alternatives.

Nuts

Black walnuts, pecans and hicans (a cross between hickory and pecans) are all grown in Missouri. Butternuts and Japanese walnuts or heartnuts may also have possibilities.

Poultry

At one time, almost every farmer had some chickens, guinea hens, ducks or turkeys. Today, commercial egg and chicken operations have taken over the market. However, there are opportunities in supplying small homestead poultry flocks, locally-marketed country fresh eggs, exotic and fancy breeds, gourmet meat (squab, goose, capon), organic free-range chickens, etc. These, like most alternative enterprises, will require marketing skills.

Rabbits

The meat rabbit industry has faced problems with a lack of markets. Rabbit meat is high in protein and low in fat, so you can find a market niche with good marketing skills. Other opportunities in rabbits include Angora rabbits for Angora fiber, Rex rabbits for fur, and Dwarf rabbits for pets.

Sheep

Sheep can be profitable with good management and creative marketing of meat and wool. The relatively low investment required is an advantage for the small farmer. Some potential specialty markets include colored wool, which commands premium prices, and dairy sheep for milk, cheese and yogurt for gourmet markets. Direct marketing methods such as subscription marketing can be used for sheep products. Hair sheep, which have hair like a goat instead of wool, are an alternative for those who are only interested in meat production.

Small Fruits

Strawberries, grapes, blueberries, blackberries, raspberries, gooseberries, etc., provide good opportunities for direct marketing (pick-your-own, farmers' markets, roadside stands, subscription marketing, etc.). They can also be sold to local grocery stores or through cooperatives. Grapes can be grown to supply wineries. Hardy kiwi is a new fruit that may have possibilities.

Tree Fruits

Apples and peaches are two tree fruit crops common in Missouri. Dwarf fruit orchards are an interesting alternative.

Vegetables

There are many opportunities in vegetable production: traditional crops like tomatoes and carrots, newly popular colored bell peppers, Chinese vegetables, baby vegetables, heirloom varieties and so forth. Direct marketing and organic production are both applicable to vegetable production.

Worms

Worms can be produced by themselves or under rabbit hutches for sale to fishermen and gardeners.

How to Evaluate An Alternative Enterprise

- I. What start-up capital is required?
 - A. How soon can I get a return?
 1. Radishes--21 days
 2. Snap beans--50 to 60 days
 3. Blueberries--2 to 3 years
- II. What are the labor requirements?
 - A. Hand labor
 - B. Harvest with machinery
 - C. Pick-Your-Own
- III. How will you market the product and where?
 - A. Wholesale
 - B. Retail
 - C. Farmers' Market
 - D. Pick-Your-Own
 - E. Contract
 - F. Roadside Stand
 - G. Route Sales
 - H. Home Processing
- IV. Is there a market already established, or will you have to create a market?
 - A. Is there a farmers' market in your area?
 - B. Will local chain stores buy from local producers, or do they have their own warehouses
 - C. Are speciality crops being contracted in you area, such as popcorn?
- V. What kind of industry support is available?
 - A. Sources of plants, seeds, breeding stock?
 - B. Sources of specialized equipment?
 - C. Is there research or management support for your alternative crop?
 1. Production budgets on vegetables, fruits, fish farming, snails, buffalo, etc.
 2. Are there experts available for consulting in your area?
 3. Can you get help from Extension or University personnel?
- VI. Are there permits and regulations for your product?
 - A. Shipping in and out of state-nursery
 - B. Permits to operate--hunting preserve
- VII. What are the social and economic impact to your neighborhood?
 - A. Pick-Your-Own operation--parking up and down narrow country road?
 - B. Fee Fishing--may bring lots of strangers to the area, how do neighbors feel about this?
 - C. Processing plants--smell, pollution, waste disposal.

Alternative Enterprise Plan

1. Date-start-up time
2. Goal--how many acres, how much income, etc.
3. Soil test-might determine crops to be grown; for instance, blueberries like acid soil.
4. Market potential-get population figures for areas within a 10-mile, a 25 mile, and a 50-mile radius of your farm. How many potential customers are in these areas?
5. Competition--How many other producers are there within those 10-mile, 25 mile and 50-mile radius of your farm?
6. What crop mix is the most profitable?
 - a. all annuals, like vegetables?
 - b. annuals and some perennials, like blueberries?
 - c. season extenders like greenhouses
 1. foliage plants
 2. bedding plants
 - d. seasonal crops, like pumpkins and Indian corn
7. Machinery Requirements
 - a. roto tiller
 - b. tractor
 - c. special planters or harvesting equipment
8. How will you water the crop?
 - a. flood irrigation
 - b. soaker hose
 - c. drip irrigation
 - d. sprinklers
9. Water Sources
 - a. well
 - b. spring
 - c. pond
 - d. rural water district
 - e. cost
10. Production methods
 - a. conventional
 - b. organic
 - c. raised bed
 - d. rows
 - e. staked
 - f. trellised
11. Cash flow budget-determine cash needs during different periods of the year.

12. Make a budget for each enterprise--gross income minus all expenses equals net income
13. Experience--how much do you have?
 - a. are you willing to learn?
 - b. do you like dealing with the public?
 - c. can you be a salesman?
14. Liability Insurance
 - a. Pick-Your-Own
 - b. Roadside Stand
 - c. other
15. Will you sell by volume or weight?
16. Advertising
 - a. Cost
 - b. Media used
 1. newspapers
 2. magazines
 3. radio
 4. television
 5. direct mail
17. Pricing
 - a. cost plus percent profit you need
 - b. What will the market stand? If you're the only guy around with blueberries, you have a monopoly.
 - c. 10 percent to 20 percent below retail store prices
18. Records
 - a. production records
 - b. tax records-sales tax, etc.
 - c. corporation records
19. Strive for monthly income
20. Labor
 - a. family
 - b. hired

Sustainable Agriculture...Continuing to Grow

A Proceedings of the “Farming and Ranching for Profit, Stewardship & Community” Conference

March 7-9, 2000

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The Western Region includes Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington, Wyoming and the Island Protectorates of American Samoa, Guam, Micronesia and the Northern Mariana Islands.

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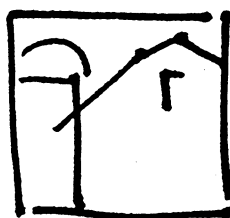
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Organic Production: Recent Publications and Current Information Sources

Special Reference Briefs Series no. SRB 96-07

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Mary V. Gold
Alternative Farming Systems Information Center

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ORGANIC PRODUCTION: RECENT PUBLICATIONS AND CURRENT INFORMATION SOURCES

Compiled by Mary V. Gold, Assistant Coordinator
Alternative Farming Systems Information Center

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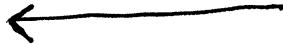
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THE SOUL OF SOIL: A GUIDE TO ECOLOGICAL SOIL MANAGEMENT

This handbook by Grace Gershuny and Joseph Smillie offers the serious home or market gardener practical concepts that facilitate sound soil management decisions based on ecological principles.

How to order: \$16.95 to Chelsea Green Publishing Co., 205 Gates-Briggs Bldg., PO Box 428, White River Junction, VT 05001; 800-639 4099; <http://www.chelseagreen.com>

The tools listed here can help you apply this tip to improve your farm or ranch. See the "How to order" section under each reference to obtain your free or low-cost copy. This partial list was compiled by USDA's Sustainable Agriculture Research and Education (SARE) program in March 1999. Other resources not listed may also be suitable. See the "Education" link at <http://www.sare.org> for a complete set of tip sheets.



SUSTAINABLE SOIL MANAGEMENT

This ATTRA publication contains information on soil composition; soil health assessment; organic matter and humus management; soil testing for chemical properties and plant nutrients; use of fertilizer; and tillage.

How to order: Free from ATTRA, 800-346-9140; <http://www.attra.org>

USDA NATURAL RESOURCES CONSERVATION SERVICE/SOIL QUALITY INSTITUTE AGRONOMY TECHNICAL NOTES SERIES

Includes information on cover crops, crop rotation effects on soil quality and effects of residue management & no-till on soil quality, and legumes and soil quality.

How to order: Free from NRCS Soil Quality Institute, 2150 Pammel Drive, Ames, IA 50011; (515) 294-4592. <http://www.statlab.iastate.edu/survey/SQL/agronomy.shtml>

CREATIVE COVER CROPPING IN PERENNIAL/ANNUAL FARMING SYSTEMS

For information on cover cropping to protect and improve soil fertility, enhance pest control and provide other benefits in orchards and vineyards, request the colorful and informative "perennial farming systems" video from California's Sustainable Agriculture Research and Education Program (SAREP). To learn about the special challenges of cover cropping in row and field crop systems, check out SAREP's "annual farming systems" video.

How to order: \$15 each to Univ. of California, DANR Communication Services, 6701 San Pablo Ave., Oakland, CA 94608-1239; 1-800-994-8849; 510-643-547 (fax)

FARM-SCALE COMPOSTING

This booklet from ATTRA offers information on the basics of composting—process, materials, methods and equipment—to help recycle nutrients back to the soil.

How to order: Free from ATTRA, 800-346-9140; <http://www.attra.org>

NO-TILL VEGETABLES: A SUSTAINABLE WAY TO INCREASE PROFITS, SAVE SOIL AND REDUCE PESTICIDES

This video by 15-year no-till veteran Steve Groff covers the basics of sustainable no-till vegetable production, detailing methods to control weeds and improve soil using cover crops or plant residue on his 175-acre Cedar Meadow Farm.

How to order: \$21.95 + \$3 s/h to Cedar Meadow Farm, 679 Hilldale Rd., Holtwood, PA 17532; (717) 284-5152

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North Central SARE, (402) 472-0266; ncrsare@unl.edu

Northeast SARE, (802) 656-0471; nesare@zoo.uvm.edu

Southern SARE, (770) 412-4787; kberry@gaes.griffin.peachnet.edu

Western SARE, (435) 797-2257; wsare@mendel.usu.edu

RELEVANT WEB SITES

USDA's Sustainable Agriculture Research and Education (SARE) program/Sustainable Agriculture Network.

Features on-line books and a database of more than 1,400 research projects funded by USDA-SARE.

<http://www.sare.org>

Appropriate Technology Transfer for Rural Areas (ATTRA)

Bulletins, production guides and technical notes are among the information products offered by this national sustainable agriculture information service.

<http://www.attra.org>

UC Sustainable Agriculture Research and Education Program (SAREP).

Educational resources on various soil quality topics.

<http://www.sarep.ucdavis.edu/soil>

Alternative Farming Systems Information Ctr's Alternative Soil, Crop, and Pasture Management

Bibliographies on composting, manure management, earthworms, green manures/cover crops and soil testing.

<http://www.nal.usda.gov/afsic/sbjscpm.htm>

Sustainable Farming Connection

Offers a forum for farmers to find and share information, including a diverse collection of resources and links on improving soil health.

<http://metalab.unc.edu/farming-connection/soillhth/home.htm>



Part of USDA's efforts
to help small-scale
farmers and ranchers.

Farming for Profit, Stewardship & Community

TIP #3: PREVENT PEST PROBLEMS

Farms & ranches designed to minimize pest pressures —
through variety selection, rotations, cover crops and
farmscaping — are less dependent on costly inputs.

BUILDING SOILS FOR BETTER CROPS, 2ND EDITION

This practical guide to building and maintaining soil organic matter from the Sustainable Agriculture Network (SAN) was written for farmers, extension specialists and others interested in integrated, alternative approaches to controlling pests and enhancing soil quality.

How to order: \$19.95 + \$3.95 s/h to Sustainable Agriculture Publications, Box 10, Hills Bldg., Univ. of Vermont, Burlington, VT 05405-0082. <http://www.sare.org/san/htdocs/pubs>

FARMSCAPING

This technical guide offers information on designing a cropping system that increases plant diversity, disrupts pest life cycles and confuses insect pests. Describes use of hedgerows, insectary plants, cover crops and water reservoirs to attract and support populations of beneficial organisms such as insects, bats and birds of prey.

How to order: Free from ATTRA, 800-346-9140; <http://www.attra.org>

INTEGRATED PEST MANAGEMENT

Meant to provide a basic understanding of Integrated Pest Management (IPM) for individuals interested in agriculture at all levels, this publication includes the steps that need to be taken prior to IPM implementation, the tools used and some ideas about future trends for IPM.

How to order: Free from ATTRA, 800-346-9140; <http://www.attra.org>

SUSTAINABLE PRACTICES FOR VEGETABLE PRODUCTION IN THE SOUTH

This 174-page book has been called the bible for southern vegetable producers looking for alternative growing methods. Features information on integrated pest management, cover crops, soil management, conservation tillage and specific tips to raise common southern crops.

How to order: \$28.95 + \$4.50 s/h to Focus, c/o PBS, Box 390, Jaffrey, NH, 03452, 800-848-7236. <http://www.cals.ncsu.edu/sustainable/peet/>

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THE REAL DIRT

Provides information on organic and sustainable farming in the Northeast, based on interviews with more than 60 farmers in eight states. Summarizes practical methods for ecological soil, pest, disease, crop, greenhouse and livestock management.

How to order: \$13.95 + \$3.95 s/h to Sustainable Agriculture Publications, Box 10, Hills Bldg., Univ. of Vermont, Burlington, VT 05405-0082

MANAGING COVER CROPS PROFITABLY

This 212-page book from the Sustainable Agriculture Network explores how and why cover crops work and provides all the information needed to build cover crops into any farming operation. This is the most comprehensive book ever published on the use of cover crops to sustain cropping systems, break up pest cycles and build soil.

How to order: \$19 + \$3.95 s/h to Sustainable Agriculture Publications, Box 10, Hills Bldg., Univ. of Vermont, Burlington, VT 05405-0082; <http://www.sare.org/san/htdocs/pubs/>

BENEFICIAL INSECTS IN FIELD CROPS: INTEGRATED PEST MANAGEMENT

This eye-catching fact sheet features photos and descriptions of beneficial insects in crop fields.

How to order: \$1.50 + \$3.50 s/h from Midwest Plan Service, 122 Davidson Hall, ISU, Ames IA 50011-3080. (515) 294-4337. Specify ISU Extension pub IPM-34. <http://www.exnet.iastate.edu/Pages/pubs/>

RELEVANT WEB SITES

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Features on-line books and a database of more than 1,400 research projects funded by USDA-SARE.
<http://www.sare.org>

Appropriate Technology Transfer for Rural Areas (ATTRA)'s pest management series
<http://www.attra.org/attra-pub/pest.html>

Alternative Farming Systems Information Center's Alternative Disease, Pest, and Weed Control
Includes bibliographies on crops with pest resistance, biological pest controls and legumes in crop rotations.
<http://www.nal.usda.gov/afsic/sbjdpwc.htm>

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Southern SARE, (770) 412-4787; kberry@gaes.griffin.peachnet.edu
Western SARE, (435) 797-2257; wsare@mendel.usu.edu



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Farming for Profit, Stewardship & Community

TIP #4: EXPLORE ORGANIC PRODUCTION

Protect natural resources and take advantage of a growing organic market that offers price premiums for those willing to try a new system.

ORGANIC CERTIFICATION

This ATTRA publication includes information on organic farming and certification, who should apply, legal requirements, choosing a program and references.

How to order: Free from ATTRA, 800-346-9140; <http://www.attra.org>

RESOURCES FOR ORGANIC MARKETING: A MARKETING & BUSINESS GUIDE

Organic growers often find that the hardest part of successful farming is securing buyers for their products. This ATTRA technical note provides some starting points.

How to order: Free from ATTRA, 800-346-9140; <http://www.attra.org>

SUCCESSFUL SMALL-SCALE FARMING: AN ORGANIC APPROACH

This 144-page book by Karl Schwenke offers information on soil, crop rotations, small-scale equipment and improving yields. With the information here and a little current market research, you can write a complete farm business plan.

How to order: \$14.95 + \$3 s/h to Storey Communications; 800-441-5700

THE NATIONAL ORGANIC DIRECTORY

This "yellow pages" of the organic industry by the Community Alliance with Family Farmers lists more than 1,000 farmers, wholesalers, farm suppliers, support businesses, and certification/resource groups, and provides details about state and federal laws.

How to order: \$47.95 + \$3 s/h to CAFF, 1-800-852-3832, http://www.caff.org/caff/publications/nod_1997

ORGANIC FARMING RESEARCH FOUNDATION INFORMATION BULLETIN

This quarterly bulletin by the Organic Farming Research Foundation fosters improvement and widespread adoption of organic farming practices. Features results of OFRF-funded research and education projects.

How to order: Free from OFRF, PO Box 440, Santa Cruz, CA, 95061; (408) 426-6606; <http://www.ofrf.org>

The tools listed here can help you apply this tip to improve your farm or ranch. See the "How to order" section under each reference to obtain your free or low-cost copy. This partial list was compiled by USDA's Sustainable Agriculture Research and Education (SARE) program in March 1999. Other resources not listed may also be suitable. See the "Education" link at <http://www.sare.org> for a complete set of tip sheets.



THE ORGANIC PAGES: 1998 N. AMERICAN RESOURCE DIRECTORY

This annual directory covers the entire organic industry, listing growers, manufacturers, brokers, importers/exporters and their contact information. Includes sections on suppliers, consultants, certifiers and web sites.

How to order: \$44.95 + \$6 s/h to Organic Trade Association, P.O. Box 1078, Greenfield, MA 01302; (413) 774-7511; (413) 774-6432; <http://www.ota.com>

THE REAL DIRT

Provides information on organic and sustainable farming in the Northeast, based on interviews with more than 60 farmers in eight states. Summarizes practical methods for ecological soil, pest, disease, crop, greenhouse and livestock management.

How to order: \$13.95 + \$3.95 s/h to Sustainable Agriculture Publications, Box 10, Hills Bldg., Univ. of Vermont, Burlington, VT 05405-0082

FARM SUPPLY CATALOGS

The following examples of commonly used suppliers should not imply that USDA endorses specific commercial products. Catalogs, however, can be a great source of information about organic production practices. We suggest you check with local companies first when buying supplies.

Peaceful Valley Farm Supply. 200 seed varieties, 60 fertilizers, soil test options, kelps and foliar feeds, soil, compost and seed inoculants, pest controls, row covers and season extenders, propagating supplies and more. P.O. Box 2209, 125 Springhill Blvd., Grass Valley, CA 95945; (530) 272-4769

Harmony Farm Supply. This organic farm supplier specializes in drip- and sprinkler-irrigation design and sales, organic fertilizers, ecological pest controls, books, horticultural supplies and wildflower and cover crop seeds. 3244 Highway 116 North, PO Box 460, Groton, CA 95444; (707) 823-9125.

Fedco. This catalog divides information into: seeds, moose tubers and organic growers supply, trees and bulbs, and sends out three catalogs annually. Each is packed with information about varieties and planting methods, with indexes to lead you to the information you seek. Fedco Seeds, P.O. Box 520, Waterville, ME 04903-0520; (207) 873-7333.

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Southern SARE, (770) 412-4787; kberry@gaes.griffin.peachnet.edu

Western SARE, (435) 797-2257; wsare@mendel.usu.edu

RELEVANT WEB SITES

Organic Farming Research Foundation

Showcases research related to organic farming practices, disseminates research results to organic growers and farmers interested in adopting organic production systems.
<http://www.ofrf.org>

USDA's Sustainable Agriculture Research and Education (SARE) program
Features on-line books and a database of more than 1,400 research projects funded by USDA-SARE.

<http://www.sare.org>

Alternative Farming Systems Information Center

Includes directories, guides and electronic sources on certification, soil and crop management, pest management, economics and marketing, and associations and organizations.

<http://www.nal.usda.gov/afsic/sbjorgfd.htm>

Organic Farmers Marketing Association

Includes informational bulletins, a calendar of events, information on certification and public policy updates.

<http://web.iquest.net/ofma/>

Appropriate Technology Transfer for Rural Areas (ATTRA)

Bulletins, production guides and technical notes are among the information products offered by this national sustainable agriculture information service.

<http://www.attra.org>



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Farming for Profit, Stewardship & Community

TIP #5: CUT LIVESTOCK COSTS

Switch to management-intensive grazing and other cost-reduction strategies — along with innovative marketing — to restore profits in beef, dairy, poultry and hogs.

THE SMALL DAIRY RESOURCE BOOK : INFORMATION SOURCES FOR FARMSTEAD PRODUCERS AND PROCESSORS

This annotated bibliography of books, periodicals, videos and other resources on farmstead dairy processing offers a wealth of information for family farmers interested in adding value to dairy products.

How to order: \$8 + \$3.95 s/h from the Sustainable Agriculture Network (SAN), Box 10, Hills Bldg., Univ of VT, Burlington, VT 05405-0082; <http://www.sare.org/san/htdocs/pubs/>

PROFITABLE DAIRY OPTIONS

This free, eight-page publication presents practical information about grazing, marketing strategies and nutrient management, highlighting techniques successful graziers use in intensively managed rotational grazing systems.

How to order: Free from the Sustainable Agriculture Network (SAN), Box 10, Hills Bldg., Univ of VT, Burlington, VT 05405-0082; <http://www.sare.org/san/htdocs/pubs/>

GREENER PASTURES ON YOUR SIDE OF THE FENCE: BETTER FARMING WITH VOISIN GRAZING MANAGEMENT

This 385-page book explains how to use management-intensive grazing for most kinds of livestock. Author Bill Murphy covers producing milk, beef, and lamb on pasture alone, nutrient cycling, grounding energizers, recovery periods and economics.

How to order: \$30 + \$2.50 s/h to Arriba Publishing, 212 Middle Road, Colchester, VT 05446

SALAD BAR BEEF

This 368-page how-to guide by Joel Salatin leaves nothing to your imagination, from choosing breeds, building fences and setting up a rotation to marketing. Explains how a cattle-poultry rotation breaks up parasite cycles and helps produce superior beef.

How to order: \$30 from ACRES U.S.A. 1-800-355-5313

STRATEGIES OF RESOURCEFUL DAIRY FARMERS

This collection of farmer interviews and research results explores grass-based dairying, manure management, low-cost facilities, fly control alternatives and renewable energy.

How to order: \$10 to Ctr for Rural Affairs, PO Box 406, Walthill, NE 68067; (402) 846-5428

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PASTURE PROFITS WITH STOCKER CATTLE

This 224-page book by Allan Nation features information about animal health; cash flow versus inventory valuation; running cows and stockers together; how to determine the correct stocking rate; and finishing cattle on pasture.

How to order: \$24.95 + \$4.70 s/h to Green Park Press, 800-748-9808

PASTURED POULTRY PROFITS

This how-to, hands-on 330-page manual by pasturing expert Joel Salatin tells you how to raise poultry on pasture, from constructing a pen to relationship marketing.

How to order: \$30 from ACRES U.S.A.; 1-800-355-5313

FREE-RANGE POULTRY PRODUCTION & MARKETING

This folksy, 120-page three-ring binder offers a guide to raising, processing and marketing chicken, turkey and eggs by producer Herman Beck-Chenoweth. Includes field production, range considerations, processing facilities and slaughter procedures.

How to order: \$39.50 + \$4.50 s/h from Back Forty Books, 26328 Locust Grove Road, Creola, OH 45622; (740) 596-4379

HOOPED STRUCTURES FOR GROW-FINISH SWINE & SWINE SYSTEM OPTIONS FOR IOWA

Learn more about outdoor alternatives for raising swine, including details on hog feeding, animal health, housing, bedding and marketing.

How to order: \$4 + \$3.50 s/h from Midwest Plan Service, 122 Davidson Hall, ISU, Ames IA 50011-3080; (515) 294-4337. Specify ISU Extension pub AED-41

ATTRA LIVESTOCK SERIES

These ATTRA publications offer information about a variety of low-cost alternative livestock systems: Sustainable Chicken Production, Sustainable Beef Production, Grass-Based & Seasonal Dairying, Sustainable Pasture Management, Hooped Shelters for Finishing Hogs, Sustainable Sheep Production, and Meeting the Nutritional Needs of Ruminants on Pasture.

How to order: Free from ATTRA, 800-346-9140; <http://www.attra.org>

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Western SARE, (435) 797-2257; wsare@mendel.usu.edu

RELEVANT WEB SITES

American Farmland Trust
Grass Farming web site
A comprehensive information site on grass-based farming systems, including grazing tools & grazing economics.
<http://www.grassfarmer.com/>

USDA's Sustainable Agriculture Research and Education (SARE) program
Features on-line books and a database of more than 1,400 research projects funded by USDA-SARE.
<http://www.sare.org>

Appropriate Technology Transfer for Rural Areas (ATTRA).
Bulletins, production guides and technical notes are among the information products offered by this national sustainable agriculture information service.
<http://www.attra.org>

Animal Welfare Information Center
Includes bibliographies of housing, husbandry and welfare for all farm animals.
<http://www.nal.usda.gov/awic/farmanimals/farm.htm>

Sustainable Farming Connection
Offers a forum for farmers to find and share information, including a diverse collection of resources and links pertaining to livestock, grazing and pastured poultry.
<http://metalab.unc.edu/farming-connection/livestoc/home.htm>



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Farming for Profit, Stewardship & Community

TIP #6: MANAGE WEEDS WISELY

Reduce reliance on herbicides by perfecting use of
implements, crop rotations and cover crops

STEEL IN THE FIELD: A FARMER'S GUIDE TO WEED MANAGEMENT TOOLS

Weed control demands time, labor and expense for every farmer. This 128-page book shows how today's implements and techniques can control weeds while reducing or eliminating herbicides.

How to order: \$18 + \$3.95 s/h to Sustainable Agriculture Publications, Box 10, Hills Bldg., Univ. of Vermont, Burlington, VT 05405-0082

PRINCIPLES OF SUSTAINABLE WEED MANAGEMENT

This free publication includes information on how to control weeds without excessive use of agri-chemicals.

How to order: Free from ATTRA, 800-346-9140; <http://www.attra.org>

VEGETABLE FARMERS AND THEIR WEED CONTROL MACHINES

A 75-minute video demonstrating the diversity of tools — from sweeps and rotary hoes to flame weeders and homemade tools — available to vegetable farmers. Features nine farmers from three New England states.

How to order: \$12 to the University of Vermont Center for Sustainable Agriculture, 590 Main St., Burlington, VT 05405-0059.

SUSTAINABLE PRACTICES FOR VEGETABLE PRODUCTION IN THE SOUTH

This 174-page book has been called the bible for southern vegetable producers looking for alternative growing methods. Features information on weed control, cover crops, soil management, conservation tillage and tips to raise common southern crops.

How to order: \$28.95 + \$4.50 s/h to Focus, c/o PBS, Box 390, Jaffrey, NH, 03452, 800-848-7236; <http://www.cals.ncsu.edu/sustainable/peet/>

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CROP-WEED INTERACTIONS: INTEGRATED PEST MANAGEMENT

This eight-page Extension bulletin from Iowa State University explores ways to manage weeds from a whole-farm perspective.

How to order: Fifty cents + \$3.50 s/h from Midwest Plan Service, 122 Davidson Hall, ISU, Ames IA 50011-3080. (515) 294-4337. Specify ISU Extension pub IPM-35

NO-TILL VEGETABLES: A SUSTAINABLE WAY TO INCREASE PROFITS, SAVE SOIL AND REDUCE PESTICIDES

This video by 15-year no-till veteran Steve Groff covers the basics of sustainable no-till vegetable production, detailing methods — such as selecting the proper cover crop mix or plant residue — to control weeds and maintain production on his 175-acre Cedar Meadow Farm.

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Appropriate Technology Transfer for Rural Areas (ATTRA)'s pest mgmt series
<http://www.attra.org/attra-pub/pest.html>

Iowa State University Extension Publications
<http://www.exnet.iastate.edu/Pages/pubs/>

Alternative Farming Systems Information Center
Includes bibliographies on crops with pest resistance, biological pest controls and legumes in crop rotations.
<http://www.nal.usda.gov/afsic/sbjdpwc.htm>

Cedar Meadow Farm's New Generation Cropping System
Details ways to incorporate cover crops to control weeds.
<http://www.cedarmeadowfarm.com>

Sustainable Farming Connection
Includes a diverse collection of weed control links and resources.
<http://metalab.unc.edu/farming-connection>



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Farming for Profit, Stewardship & Community

TIP #7: PLAN FOR PROFIT

Set goals and monitor changes — on the land, in the balance sheet and in your family & community — to achieve success on *your* terms.

MONITORING SUSTAINABLE AGRICULTURE WITH CONVENTIONAL FINANCIAL DATA

This report from the Land Stewardship Project can help farmers and ranchers evaluate their sustainability using farm records and tax reports. Transfer your data to worksheets and draw your own conclusions.

How to order: \$7 to Land Stewardship Project, 2200 4th St., White Bear Lake, MN 55110, (612) 653-0618

THE MONITORING TOOLBOX

This 115-page practical guide for farmers interested in monitoring the impact of management decisions on their land, finances and family describes how to monitor quality of life and farm sustainability with financial data, wildlife, soils and streams.

How to order: \$35 + \$7 s/h to Land Stewardship Project, P.O. Box 130, Lewiston, MN 55952, (507) 523-3366. (includes Close to the Ground video and newsletter)

HOW TO ESTABLISH GOALS: A GROUP PROJECT FOR FARMERS AND THEIR FAMILIES

Setting goals is the place to start planning for the future of your farm. This 14-page instructional booklet makes establishing goals easy. Includes a tear-out self-assessment worksheet and a reference list.

How to order: \$3 to The Minnesota Project, 1885 University Avenue West, Suite 315, St. Paul, MN 55104; (651) 645-6159; <http://www.misa.umn.edu/~mnproj/wfp>

SUCCESSFUL WHOLE FARM PLANNING

Whole farm planning as a tool to make decisions about environmental, economic and production concerns continues to gain momentum. This guide from The Minnesota Project includes information about what should be part of the planning process, contents of a whole farm plan and how to measure whole-farm planning successes.

How to order: Available on The Minnesota Project web site, <http://www.misa.umn.edu/~mnproj/wfp> or call (651) 645-6159 for a free copy.

The tools listed here can help you apply this tip to improve your farm or ranch. See the "How to order" section under each reference to obtain your free or low-cost copy. This partial list was compiled by USDA's Sustainable Agriculture Research and Education (SARE) program in March 1999. Other resources not listed may also be suitable. See the "Education" link at <http://www.sare.org> for a complete set of tip sheets.



HOLISTIC MANAGEMENT: A NEW FRAMEWORK FOR DECISION-MAKING

This 567-page book by Allan Savory introduces people to the concept of holistic management, from a summation of the decision-making process, to setting holistic goals, to testing decisions toward those goals, to monitoring.

How to Order: \$30 +\$3 s/h to Center for Holistic Management, 1010 Tijeras NW, Albuquerque, NM 87102; (505) 842-5252; <http://www.holisticmanagement.org/> (Excerpts available in a 24-page special "Intro" issue for \$7.)

FARMING ALTERNATIVES: A GUIDE TO EVALUATING THE FEASIBILITY OF NEW FARM-BASED ENTERPRISES

This award-winning workbook from Cornell University's Farming Alternatives Program will help you plan and evaluate a new enterprise. Includes chapters on setting goals, assessing markets and determining production and financial feasibility.

How to Order: \$8 +\$3 s/h to "Cornell University," Farming Alternatives Program, 17 Warren Hall, Cornell U., Ithaca, NY 14853; (607) 255-9832; <http://www.cals.cornell.edu/dept/ruralsoc/fap/fap.html>

MAKING THE TRANSITION TO SUSTAINABLE FARMING

A key element of success in more sustainable farming is your ability to monitor both progress toward the goal and the overall health of the system. This farmer-oriented report from ATTRA's Fundamentals of Sustainable Agriculture Series will help.

How to order: Free from ATTRA, 800-346-9140; <http://www.attra.org/attra-pub/trans.html>

WHOLE-FARM PLANNING FACT SHEET SERIES

Evolving from a SARE-funded project helping farm families develop whole-farm plans to balance production and quality of life goals with sustained resource use, this series of fact sheets outlines various whole-farm planning tools and concepts and gives ideas for applying the concepts to farm businesses.

How to order: Free from the Sustainable Agriculture Team, OSU Extension, Courthouse-119 Public Square, Carrollton, OH 44615-1498; (330) 627-4310

FARMING SYSTEMS CRITERIA: TEN PRINCIPLES OF SUSTAINABILITY

This two-page brochure offers a way to conduct a holistic evaluation of your farming system.

How to order: Free from The Kerr Center for Sustainable Agriculture, P.O. Box 588, Poteau, OK 74953; (918) 647-9123

Administered by USDA-CSREES, SARE has funded more than 1,400 projects looking at ways to farm more sustainably. To learn more about project findings by category, search SARE's national database on the web at www.sare.org/san/htdocs/research/ or contact Kim Kroll at (301) 405-5717. To obtain print versions of SARE research by region, contact a SARE regional office and request a copy of their most recent annual report or project list.

North Central SARE, (402) 472-0266; ncrsare@unl.edu

Northeast SARE, (802) 656-0471; nesare@zoo.uvm.edu

Southern SARE, (770) 412-4787; kberry@gaes.griffin.peachnet.edu

Western SARE, (435) 797-2257; wsare@mendel.usu.edu

RELEVANT WEB SITES

The Minnesota Project
Working with rural people learning new ways to experience and celebrate community with each other and with the earth.
<http://www.misa.umn.edu/mnproj.html>

The Vermont Dairy Profitability Project: An Analysis of Viable Grass-Based Options for Vermont Farmers
Examines several grass-based management scenarios that could be used by a dairy farm to improve profitability with little or no additional investment.
<http://farm.fic.niu.edu/cae/caepubs/dairy/vt.dairy.html>

The Center for Holistic Management
The Center serves as the "hub" of information, gleaned and synthesizing real-life lessons learned world wide in the practice of Holistic Management. Publishes newsletter, books and financial planning software.
<http://www.holisticmanagement.org/>

Appropriate Technology Transfer for Rural Areas (ATTRA).
Bulletins, production guides and technical notes are among the information products offered by this national sustainable agriculture information service.
<http://www.attra.org>



Part of USDA's efforts
to help small-scale
farmers and ranchers.

Farming for Profit, Stewardship & Community

TIP #8: NETWORK

Learning from other producers or tapping the experts pays off with new strategies to improve farming practices, enhance quality of life and strengthen the bottom line.

SOURCE BOOK OF SUSTAINABLE AGRICULTURE

This comprehensive resource lists free and low-cost books, newsletters, conference proceedings, bulletins, videos, reports and web sites about sustainable agriculture—and how to order them. Includes lists of university centers studying sustainable agriculture and relevant web sites.

How to order: \$12 + \$3.95 s/h to Sustainable Agriculture Publications, Box 10, Hills Bldg., Univ. of Vermont, Burlington, VT 05405-0082. <http://www.sare.org/san/htdocs/pubs>

SUSTAINABLE AGRICULTURE DIRECTORY OF EXPERTISE

The third edition of this popular list of experts is somewhat dated, but still contains valuable information connecting readers with groups and individuals who are changing the way America farms. Soon to be updated on the web at <http://www.sare.org/san/htdocs/pubs/>

How to order: \$12 + \$3.95 s/h to Sustainable Agriculture Publications, Box 10, Hills Building, Univ. of Vermont, Burlington, VT 05405-0082.

EDUCATIONAL AND TRAINING OPPORTUNITIES IN SUSTAINABLE AGRICULTURE, 11TH EDITION

The institutions, organizations and farms listed in this directory were selected based on their involvement in organic, alternative or sustainable agriculture and a willingness to provide education and training or share information. Includes university courses, intern opportunities, sustainable agriculture centers and farmer organizations.

How to order: Free from Alternative Farming Systems Information Center, (AFSIC), National Agricultural Library, Rm 304, 10301 Baltimore Ave., Beltsville, MD 20705-2351; (301) 504-6559; www.nal.usda.gov/afsic/AFSIC_pubs/edtr11.htm

The tools listed here can help you apply this tip to improve your farm or ranch. See the "How to order" section under each reference to obtain your free or low-cost copy. This partial list was compiled by USDA's Sustainable Agriculture Research and Education (SARE) program in March 1999. Other resources not listed may also be suitable. See the "Education" link at <http://www.sare.org> for a complete set of tip sheets.



SUSTAINABLE AGRICULTURE ORGANIZATIONS AND PUBLICATIONS

Includes comprehensive list of farmer groups and organizations working in sustainable agriculture. Features key resources and publications available from each group.

How to order: Free from ATTRA, P.O. Box 3657, Fayetteville, AR 72702; 800-346-9140; www.attra.org/attrar/susagorg.html

SANET-MG INTERNET MAILING LIST

This on-line discussion group moderated by the Sustainable Agriculture Network (SAN) includes farmers, researchers, activists, policymakers and others who share news, events listings, production tips and electronic publications.

Address to subscribe/unsubscribe: majordomo@ces.ncsu.edu
Message body to subscribe: subscribe SANET-MG Your Name
Message body to unsubscribe: unsubscribe SANET-MG
E-mail to group: SANET-MG@ces.ncsu.edu

NEW CROPS INTERNET MAILING LIST

This on-line discussion group centers on alternative crop production.

Address to subscribe/unsubscribe: listserv@vm.cc.purdue.edu
Message body to subscribe: subscribe NEWCROPS your name
Message body to unsubscribe: unsubscribe NEWCROPS
E-mail to group: newcrops@vm.cc.purdue.edu

GRAZING INTERNET MAILING LIST

This on-line discussion group is for people interested in management-intensive rotational grazing, seasonal dairying and closely related topics. <http://grazel.taranaki.ac.nz/grazel/join.html>

Address to subscribe/unsubscribe: majordomo@taranaki.ac.nz
Message body to subscribe: subscribe GRAZE-L
Message body to unsubscribe: unsubscribe GRAZE-L
E-mail to group: graze-l@taranaki.ac.nz

Administered by USDA-CSREES, SARE has funded more than 1,400 projects looking at ways to farm more sustainably. To learn more about project findings by category, search SARE's national database on the web at www.sare.org/san/htdocs/research/ or contact Kim Kroll at (301) 405-5717. To obtain print versions of SARE research by region, contact a SARE regional office and request a copy of their most recent annual report or project list.

North Central SARE, (402) 472-0266; ncrsare@unl.edu

Northeast SARE, (802) 656-0471; nesare@zoo.uvm.edu

Southern SARE, (770) 412-4787; kberry@gaes.griffin.peachnet.edu

Western SARE, (435) 797-2257; wsare@mendel.usu.edu

RELEVANT WEB SITES

USDA's Sustainable Agriculture Research and Education (SARE) program/ Sustainable Agriculture Network

Features on-line books and a database of more than 1,400 research projects funded by USDA-SARE

<http://www.sare.org/san/htdocs/pubs>

Alternative Farming Systems Information Center

Includes bibliography on sustainable agriculture institutions, organizations and farm training opportunities.

http://www.nal.usda.gov/afsic/AFSIC_pubs/edtr11.htm

Appropriate Technology Transfer for Rural Areas (ATTRA)

Resource list of sustainable agriculture organizations and publications

<http://www.attra.org/attrar/susagorg.html>

Sustainable Farming Connection

Includes a list of contacts to help you find information "just down the road." Listings by state.

<http://metalab.unc.edu/farming-connection/localcon/home.htm>



Part of USDA's efforts
to help small-scale
farmers and ranchers.

Farming for Profit, Stewardship & Community

TIP #9: DIVERSIFY CROPS

Improve profit & protect natural resources by adding new
crops and retaining natural features on the landscape

DIVERSIFY CROPS TO BOOST PROFITS AND STEWARDSHIP

As farmers and ranchers contend with low commodity prices, it's an apt time to consider diversifying. This 12-page, color publication encompasses alternative cash crops, cover crops and agroforestry — and how producers have used these strategies to increase profits. Featured producers also explain how they've improved their stewardship of natural resources by introducing rotations to help fix nitrogen, reduce pest pressures and slow erosion. A detailed list of expert sources round out the publication.

How to order: Free from the Sustainable Agriculture Network, c/o AFSIC, 10301 Baltimore Ave., Beltsville, MD 20705-2351; (301) 504-6422. <http://www.sare.org/san/diversify/>

MANAGING COVER CROPS PROFITABLY

This 212-page book explores how and why cover crops work and provides all the information needed to build cover crops into any farming operation. This is the most comprehensive book ever published on the use of cover crops to sustain cropping systems and build soil.

How to order: \$19 + \$3.95 s/h to Sustainable Agriculture Publications, Box 10, Hills Bldg., Room 12, Univ. of Vermont, Burlington, VT 05405-0082. <http://www.sare.org/san/htdocs/pubs/>

ALTERNATIVE FIELD CROPS

Considerations before diversifying, marketing alternative crops and source of additional information from ATTRA.

How to order: Free from ATTRA, 1-800-346-9140. <http://www.attra.org>

NEW CROP COMPENDIUM CD ROM

This CD contains full text proceedings of three national new crops conferences.

How to order: \$75 to the Center for New Crops and Plant Products, Purdue University, 1165 Horticulture Building, West Lafayette, IN 47907-1165; (765) 494-1325

The tools listed here can help you apply this tip to improve your farm or ranch. See the "How to order" section under each reference to learn how to obtain your free or low-cost copy. This partial list was compiled by USDA's Sustainable Agriculture Research and Education (SARE) program in March 1999. Other resources not listed may also be suitable. See the "Education" link at <http://www.sare.org> for a complete set of tip sheets.



ALTERNATIVE FIELD CROPS MANUAL

This detailed guide provides information on production methods and management strategies for more than 50 alternative crops in an easy-to-reference three-ring binder.

How to order: \$45 to the Center for Alternative Plant and Animal Products, University of Minnesota, 352 Alderman Hall, St. Paul, MN 55108; (612) 624-4217

THE FLOWER FARMER: AN ORGANIC GROWER'S GUIDE TO RAISING AND SELLING CUT FLOWERS

This 207-page book by Lynn Byczynski presents information on growing, harvesting and marketing both fresh and dried flowers. Includes detailed description of 95 recommended varieties and an appendix with sources for seeds and supplies.

How to order: \$25.95 to Chelsea Green, Publishing, 205 Gates-Briggs Bldg., PO Box 428, White River Junction, VT 05001; 800 639-4099; <http://www.chelseagreen.com>

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North Central SARE, (402) 472-0266; ncrsare@unl.edu

Northeast SARE, (802) 656-0471; nesare@zoo.uvm.edu

Southern SARE, (770) 412-4787; kberry@gaes.griffin.peachnet.edu

Western SARE, (435) 797-2257; wsare@mendel.usu.edu

RELEVANT WEB SITES

Center for New Crops and Plant Products, Purdue University

<http://www.hort.purdue.edu/newcrop/>

To subscribe to the Purdue New Crops Listserv, visit <http://www.hort.purdue.edu/newcrop/ListServ/listserv.html>

Center for Alternative Plant and Animal Products
<http://capap.coafes.umn.edu>

Missouri Alternatives Center
<http://agebb.missouri.edu/mac/>

Sustainable Agriculture Research and Education (SARE) program
Features on-line books and a database of more than 1,400 research projects funded by USDA-SARE.
<http://www.sare.org>

Alternative Farming Systems Information Center
Comprehensive bibliographies on alternative farming systems.
<http://www.nal.usda.gov/afsic/>

Appropriate Technology Transfer for Rural Areas (ATTRA).
Bulletins, production guides and technical notes are among the information products offered by this national sustainable agriculture information service.
<http://www.attra.org>



Part of USDA's efforts
to help small-scale
farmers and ranchers.

Farming for Profit, Stewardship & Community

TIP #10: USE TREES

Integrate agroforestry practices to increase profits and protect your land.

AGROFORESTRY FOR FARMS AND RANCHES: AN INTRODUCTION TO USING TREE AND SHRUB PRACTICES IN SUSTAINED AGRICULTURAL SYSTEMS

Agroforestry is the intentional growing of trees and shrubs in combination with crops or forage. Properly designed agroforestry systems protect crops and forage, increase their production, protect soil and water resources, conserve energy, improve ecosystem "richness," create additional wildlife habitat and increase landscape diversity. They also provide additional farm or ranch products, such as: timber, pulpwood, firewood, posts, fruit, nuts and fodder. This technical note from the National Agroforestry Center provides an introduction to using tree and shrub practices in sustained agricultural systems.

How to order: Free from the National Agroforestry Center, East Campus-UNL, Lincoln, NE 68583-0822; <http://www.unl.edu/nac/pubs.htm>

AGROFORESTRY TECHNICAL NOTE SERIES

Five main practices make up agroforestry. Several technical notes describing their application are available from the National Agroforestry Center, including:

- Alley Cropping: Growing annual crops between rows of trees;
- Riparian Forest Buffers: Protecting waters for nutrients, pesticides and sediments;
- Forest Farming: Producing specialty products like ginseng or shiitake mushrooms;
- Windbreaks: Providing conservation plus protecting crops, livestock and communities;
- Silvopasture Systems: Integrating timber production with livestock grazing; and
- Special Applications: Growing hybrid poplars; better managing wastewater and wildlife

How to order: Free from the National Agroforestry Center, East Campus-UNL, Lincoln, NE 68583-0822; <http://www.unl.edu/nac/pubs.htm>

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AGROFORESTRY WORKING TREES SERIES

Trees can perform many jobs for communities, farms and ranches. They can increase farm or ranch income as well as promote conservation of land, water and wildlife. Brochures illustrating a variety of uses for trees in those settings include: Working Trees for Agriculture, Working Trees for Communities, Working Trees for Wildlife, and Working Trees for Livestock.

How to order: Free from the National Agroforestry Center, East Campus-UNL, Lincoln, NE 68583-0822; <http://www.unl.edu/nac/pubs.htm>

ATTRA'S NUT CROP SERIES

Learn how to raise black walnuts and pecans using these free resources from ATTRA.

How to order: Free from ATTRA, 1-800-346-9140; <http://www.attra.org>

SHELTER AND SHADE: CREATING A HEALTHY AND PROFITABLE ENVIRONMENT FOR YOUR LIVESTOCK AND TREES

This 160-page book by John and Bunny Mortimer details how to use trees and landscape features as shelter belts, fodder and beneficial habitats for livestock.

How to order: \$20 + \$4.70 s/h to Stockman Grass Farmer, PO Box 2300, Ridgeland, MS 39158, (800) 748-9808

DIVERSIFY CROPS TO BOOST PROFITS AND STEWARDSHIP

As farmers and ranchers contend with low commodity prices, it's an apt time to consider diversifying. This 12-page, color publication encompasses alternative cash crops, cover crops and agroforestry — and how producers have used these strategies to increase profits. Featured producers also explain how they've improved their stewardship of natural resources by introducing rotations to help fix nitrogen, reduce pest pressures and slow erosion. A detailed list of expert sources round out the publication.

How to order: Free from the Sustainable Agriculture Network, c/o AFSIC, 10301 Baltimore Ave., Beltsville, MD 20705-2351; (301) 504-6422. <http://www.sare.org/san/diversify/>

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Western SARE, (435) 797-2257; wsare@mendel.usu.edu

RELEVANT WEB SITES

National Agroforestry Center

Develops and applies agroforestry technologies, publishes "Inside Agroforestry" newsletter and informational fact sheets.
<http://www.unl.edu/nac/>

Natural Resources Conservation Service
Technical notes and briefs on a variety of agroforestry topics.
<http://www.nhq.nrcs.usda.gov/BCS/forest/tnote1.html>

USDA's Sustainable Agriculture Research and Education (SARE) program/
Sustainable Agriculture Network
Features on-line books and a database of more than 1,400 research projects funded by USDA-SARE.
<http://www.sare.org>

Appropriate Technology Transfer for Rural Areas (ATTRA).
National sustainable agriculture information service.
<http://www.attra.org>

Alternative Farming Systems Information Center's Agroforestry Bibliographies
Includes information on alternative tree crops.
<http://www.nal.usda.gov/afsic/sbjagrof.htm>

Sustainable Farming Connection
Offers a diverse collection of resources and links on agroforestry.
<http://metalab.unc.edu/farming-connection/agrofore/home.htm>

Farmer's Guide to Processing and Selling Meat or Poultry



What are the rules?

Where are the contacts?

Who are the regulators?

Food safety standards for beef, pork, sheep, goat, poultry, rabbit, game and exotic meats

The “Farmer’s Guide to Processing and Selling Meat or Poultry” was funded through the Extension Program Priority Initiative.

Several people and organizations contributed in the effort to produce this guide. Some asked a question that required research, some provided the research and some assisted with updates and edits. All comments, ideas, references, contacts, interpretations and reviews were valuable. Most were used in some way during the evolution of this publication.

Dr. Cutter, Food Science, College of Agricultural Sciences, PSU; Dr. Becker, Agricultural Economics and Rural Sociology, College of Agricultural Sciences, PSU; Jeff Feirick, Graduate Research Assistant, Dickinson School of Law, PSU; Pennsylvania Department of Agriculture, Food Safety and Laboratory Services; and especially, John Snyder, USDA, Food Safety Inspection Service, Philadelphia District, are recognized as significantly contributing their time and talent to this project.

I thank Diane, Sheri, Jonas, Ed, Barb, Earl and Karen for their interest and enthusiasm.

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farming alternatives

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Resource Sheet #6
November 1988

DOING YOUR OWN MARKET RESEARCH

Tips on Evaluating the Market for New Farm-Based Enterprises

by Judy Green

Innovation, experimentation, and change are not new to farmers. Over the years most farms have been through many changes in production, marketing, and management strategy. However, the level of interest in new markets and nontraditional agricultural enterprises has risen dramatically in recent years as farmers look for new ways of generating income from their farm resources. Consider these examples:

The Evans family has been in the dairy business for 48 years. "When my dad started in dairy," says son Paul, "he was milking 40 cows. Now we milk 85, and we do a good job. But with folks moving out here from the city and property taxes going up all the time, we've been thinking about ways to diversify and keep the farm in business. We're thinking about putting in a roadside vegetable stand to take advantage of all that traffic that goes by here nowadays. But we've got a lot of competition already - we don't know whether the area can support one more roadside stand or not."

Bill and Colleen Ryan have been raising free range chickens on a small scale for the past few years. This year they have been selling broilers along with their market vegetables down at the Farmers' Market every Saturday. "It seems we just can't begin to meet the demand for fresh, locally raised chicken," says Colleen. "We're considering building a small scale slaughter facility next year and tripling our production of broilers. We're just not sure if we'll be able to sell that many birds at Farmers' Market alone."

Don Delevan raises beef cattle on his 400 acre ranch, and sells them at the auction house 50 miles away. He's interested in developing his own label and marketing his beef as high quality, lean, and chemical-free to customers who will pay a premium price. "I need to find out where my customers are and how I can get my product to them. I know they're out there somewhere."

EVALUATING NEW IDEAS

You may also be faced with evaluating a new idea - one you think may generate higher profits for your farm business. But before launching any new enterprise, it is essential to look carefully at all the factors involved in starting up and developing the idea. There are five key questions that should be answered before committing dollars and time to a new venture:

- 1) Is there a market for this new enterprise? Will you be able to sell enough of your new product or service at a price above your cost of production? In each of our examples, there are critical questions about the market that need to be answered before we can judge the feasibility of the idea.
- 2) Is the new enterprise consistent with your family's goals and your farm business goals? If you don't know what your goals are, or if family members disagree about goals, you'll need to sort this out before going much further with the idea.
- 3) Do you have the resources needed to be successful in this enterprise? A complete inventory of your resources should include not only land, soils, water, buildings, and equipment but also skills, labor and management time, sources of information, assistance and credit, input suppliers, processors and distributors. Try to take advantage of underutilized resources, and be wary of enterprises whose peak labor requirements coincide with existing labor needs.
- 4) Will it be profitable? You will need to carefully project income and expenses for an "average future year" to determine whether revenues will be higher than projected costs of production.
- 5) Can you afford to get into this business? Initial investment and cash flow may be problematic even if the enterprise is a profitable one. A new enterprise may take some time - up to several years - to become profitable.

It is surprising how often people jump into a new venture without taking a good, hard look at feasibility. Unfortunately, many end up wasting precious resources that could have been put to good use with proper planning. Answering each of the questions listed above does require quite a bit of homework. But remember that the time spent in planning is one of the best investments you can make in your farm business.

WHY DO MARKET RESEARCH?

Perhaps the most challenging problem in developing new enterprises is assessing the market. Part of the challenge arises simply from the fact that marketing is new and somewhat intimidating for many farmers who may not have had an active role in marketing their products in the past.

The first step is to understand that there is no magic to market research. It is not a crystal ball that can predict future markets with certainty. However, it can provide information that will make our projections about the future far more accurate, and it can help immeasurably in developing a successful marketing strategy.

It is also important to know that you don't need any esoteric knowledge or advanced technical training to do useful market research. Like any other information gathering process, it is a matter of asking the right questions and looking in the right places for the answers. The goal of market research is twofold:

- 1) to project the volume of sales and the price you might reasonably expect to achieve with a new enterprise, which is information you will need to analyze profitability and cash flow potential; and
- 2) to gather information about potential buyers and competitors that will help in developing a marketing strategy.

Some important questions that can be answered through market research include:

What is the Total Market Size presently for this product (or service) within a given area?

How many Competitors are there for this market? What are their strengths and weaknesses? What type of buyer are they targeting?

What Prices can you expect to receive for a given level of quality?

What Trends do you see in consumption, competition, and pricing?

What are the Characteristics of Buyers of this product or service? Age? Income level? Lifestyle? What are they looking for? Where are they looking for it? And how can you do a better job than your competitors in meeting their needs?

What proportion or Share of the total market might you expect to capture?

MARKET RESEARCH TECHNIQUES

There are two general types of market research: primary and secondary. Primary research is anything that involves going out into the real world and gathering information for yourself - by observing people, by counting cars or pedestrians, by surveys, interviews or other direct means. Secondary research involves studying data that has already been collected and published by somebody else. Chances are you will need to use both primary and secondary research to understand the market for your particular enterprise.

Secondary Research: Using Existing Data

Despite the name "secondary", this type of research is described first because it is often the easiest and cheapest way to obtain market information. There are several important types of information you can obtain through secondary research:

- 1) Population and demographic data provides information about the number of people within a given geographic area and their characteristics, such as income level, age distribution, level of education, household size, etc. This is important in estimating the total size of the market, and in knowing how many of what type of customers you have access to. Demographic trends within your area can also be analyzed.
- 2) Information about your local and regional economy is usually available, which can tell you the numbers of various types of business establishments, availability of support services, credit sources, zoning and other regulations which may affect your marketing strategy.
- 3) Production data can sometimes be found which will show the existing level of production of the product or service you are considering, as well as production trends. However, if your idea is new or simply not a major commodity for your region, there may be little information available.

- 4) Consumption data shows the per capita level of purchases by consumers for a given product or service. Again, this information may not be available for your particular enterprise.

There are numerous sources of secondary data - public libraries, Census Bureau, Chambers of Commerce, universities, local transportation departments, planning boards, economic development agencies, state departments of agriculture, and so on. Extremely useful information can often be found in the most unlikely places. In fact, the most difficult aspect of secondary research is figuring out where to find the information you need.

Primary Research: Do It Yourself

Because you are unlikely to find all the answers to your marketing questions using secondary data, plan on rolling up your sleeves for some real do-it-yourself, primary market research. Primary research is especially important when you are considering an innovative enterprise, a new market, or a very local market for which there isn't much published data.

Good primary research can be extremely elaborate, sophisticated, and expensive but it can also be very simple and inexpensive. Having a small budget is no excuse for not doing your marketing homework. It just means you will need to be creative in developing the most cost-effective method for collecting the information you need. Some common methods for conducting primary research include the following:

- 1) **OBSERVATION** - Observation involves counting the number of things or events that may be relevant to your marketing situation. For example, the Evans family in our examples might want to collect the following information by observation and counting: the number of roadside stands within a 30 mile radius of their farm; their specific locations; product lines; number of customers per hour; rate of traffic flow past the stands; the rate of traffic flow past their own farm at various times of the week, etc.
- 2) **WRITTEN SURVEYS** - Surveys can be used to solicit information from potential buyers about individual buying patterns, preferences, unfulfilled needs and wants, and other questions that may have an impact on your marketing success. For example, Bill and Colleen Ryan would do well to survey their present Farmers' Market customers to find out how often and in what quantity they would like to purchase fresh broilers next year. They might also use the survey to find ways to improve their service to customers.

A survey must be very carefully designed to yield useful information and distribution of the survey must be well planned to avoid biasing your results. Some tips for good survey design are:

- a) Keep it short. A single sheet of paper printed on two sides is usually plenty.
- b) Phrase your questions so that you receive clear-cut and meaningful answers. For example, instead of asking "Would you buy more broilers from us next year if they were available?" the Ryans might ask "How many three pound broilers would you expect to purchase from us each month between June and October?"
- c) Use multiple choice questions rather than open-ended questions wherever possible. This makes it easier both to fill out the survey and to analyze the results.

- d) Don't be afraid to request personal demographic information. For example, information about your respondents' ages, income levels, and areas of residence can be very valuable. You may even want to ask for an address for your mailing list. However, most people are sensitive to the way in which this information is solicited. Be sure to ask for, not demand the information, and explain how it will be used (e.g. "to serve you better"). Provide multiple-choice categories of ages and income rather than asking people to reveal their exact age and salary.
 - e) The procedure used to distribute the survey is critical in determining how to interpret the results. For example, if Don Delevan wants to find out about consumer interest in purchasing lean, chemical-free beef, he is likely to get very different responses depending on whether he surveys shoppers at the local health food store or at the supermarket. Either approach would be valid -- Don simply needs to be careful about interpreting his results and making projections based on his particular sample.
 - f) Test your survey on a small number of "guinea pigs" first. You will be surprised at how often your questions are misunderstood. A simple test usually results in great improvements in the survey's usefulness.
- 3) TELEPHONE SURVEYS are increasing in popularity. A good phone survey can yield much information quickly and can be relatively inexpensive. Don Delevan might use a telephone survey, for example, to reach 50 supermarket meat buyers within a 200 mile radius and inquire about their interest in lean, chemical-free beef, their delivery schedules, packaging requirements, and so on.

In designing a telephone survey, follow the same principles described for written surveys, but include only the most critical questions and keep them short. Work from a written script so that you are sure to ask questions consistently. Before calling, prepare a form for recording responses efficiently and, as always, test your survey and make adjustments if needed.

- 4) PERSONAL INTERVIEWS can be extremely informative and are the method of choice when dealing with a limited number of potential buyers. A market research interview will often be your first step in establishing working relationships with wholesale buyers. An interview will not only provide you with detailed information on the buyer's policies and preferences, but will provide the buyer with that all-important first impression of your professionalism and commitment. Be prepared with a list of specific questions and with solid information about the product or service you are proposing to provide. Be sure to leave a calling card. But, above all, don't make any commitments you can't live up to! There is nothing that will ruin a good marketing relationship faster than a broken promise.

Personal interviews can also be used to sample potential consumers in a variety of situations. For example, the Ryans could conduct personal interviews with their Farmers' Market customers rather than having them fill out a written survey. Again, the method of selecting people to interview will affect the results.

- 5) TEST MARKETING involves offering your product or service on a limited basis in order to evaluate potential sales. Test marketing is especially important when your product is new and unfamiliar to most of your customers. Don Delevan might conduct a market test as simple as offering tastes of his lean beef to customers at the fair, or as elaborate as a three month sales campaign in cooperation with a regional supermarket chain.

Test marketing will obviously be impossible until you are producing a product or service in some quantity. The best use of test marketing is as a follow-up to some of the previously discussed market research techniques, to fine tune your marketing strategy or to provide better information on costs and returns. It is also a useful strategy when evaluating minor changes in your enterprise, or when attempting to tap into a new market with a product or service you are already providing.

EVALUATING THE COMPETITION

A necessary component of any market research is a thorough assessment of the competition. Studying your competition will help to determine the volume of similar products and services already in the marketplace, the strengths and weaknesses of your competitors, and the various "segments" of the market -- that is, the specific types of buyers -- that are being served by each competitor. This information may help you identify a "niche" in the marketplace where you can gain a foothold by outdoing your competition in serving a particular market demand.

There are a number of ways you can learn about your competition. Visit your competitors' businesses, use their products or services, survey their customers, or interview them directly if possible. Some competitors may refuse to share any information with you, but you may be surprised to find some that are quite helpful. They may have suggestions that can decrease direct competition, or that can even be of mutual benefit.

BEFORE YOU BEGIN -- PLAN YOUR MARKET RESEARCH STRATEGY

Market research can be simple or complex, cheap or fantastically expensive, depending on your needs and your budget. Make sure your research is targeted and cost-effective by following these guidelines:

First, allocate a reasonable amount of your time and money to this effort, and plan to work within that allocation. What is "reasonable" depends of course on your judgment of the risks and rewards involved. Second, develop a list of specific questions about your market which you feel you must answer before proceeding to develop the new enterprise. Third, define the specific type of data that you need to collect in order to answer those questions. Fourth, determine which of that data is already available from secondary sources. Fifth, determine what primary research technique(s) you will use to collect the data which isn't already available.

If your plan appears to fit within your research budget, you are ready to implement it except for one important step: SEEK ASSISTANCE! You can save a tremendous amount of time and energy by enlisting the aid of competent professionals, and you need not spend a dime to do so. You should be able to find a small business development program in your area whose staff can review your market research plans, suggest tactics, and even help in developing and analyzing surveys. You should be able to find a librarian who can help track down the secondary data you need. Your local Chamber of Commerce or Cooperative Extension office can help identify the local resources available to help you in designing and carrying out your market research.

Of course, unless you are able to hire a consultant, you will have to do most of your own marketing homework yourself. But with some planning, some assistance, and some hard work, do-it-yourself market research will pay off in improving the odds for your new enterprise. And it is a skill that you will use over and over as your farm business grows into the future.

Your Guide to USDA's Rural Development-Related Activities

Drafted by:
Rural Economic Development Action Team

Your comments/suggestions would be
very valuable in helping us make this a useful document.

Please use the enclosed comment form and
drop it in the box at USDA's publication displays
in Aisle 400
or mail it to the return address.
Thank you.

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FUNDING INFORMATION

This guide gives general, short descriptions of programs that provide information, technical assistance, or funding (ranging from loan guarantees to grants). To obtain specific funding information, consult the following sources:

FEDERAL FUNDING SOURCES FOR RURAL AREAS: 1996. Includes information on current federal programs that focus on rural areas.

Accessible by Internet at <<http://www.nal.usda.gov/ric/ricpubs/funding/federalfund/ff.html>> or available from the Rural Information Center by calling 1-800-633-7701

A GUIDE TO FUNDING RESOURCES. Includes information from both governmental and private sources on funding opportunities available to

local governments, small businesses, organizations, and individuals. Accessible by Internet at <<http://www.nal.usda.gov/ric/ricpubs/funding/fundguide.html>> or available from the Rural Information Center by calling 1-800-633-7701

RURAL HEALTH SERVICES FUNDING: A RESOURCE GUIDE. Includes information for beginning a funding search in addition to federal, state, and private funding sources. Accessible by Internet at <<http://www.nal.usda.gov/ric/ricpubs/ric41.html>> or available from the Rural Information Center by calling 1-800-633-7701

CATALOG OF FEDERAL DOMESTIC ASSISTANCE. Compendium of federal programs, projects, services, and activities which provide assistance or benefits to the American public. Accessible by Internet at <<http://www.gsa.gov/fdac/>> or may be purchase from the Superintendent of Documents, Government Printing Office SSOM, Washington, DC 20402. The Catalog may also be available at your closest Federal Depository Library.

Requirements

Basic computer skills, including keyboarding and mouse operations are required of all participants. Participants should be able to use an Internet browser software program.

Curriculum and additional information is available at:

www.ecommerce.umn.edu

Sponsors

The University of Minnesota Extension Service developed the Access Minnesota Main Street program. The program is delivered in Minnesota communities in cooperation with local public and private organizations. For more information about Access Minnesota Main Street, send e-mail to: mainstreet@extension.umn.edu or contact the project directors: Bill Bomash (612) 625-8776 or Rae Montgomery (612) 624-2773

Access Minnesota Main Street

Classroom
Instruction on
Electronic Commerce



It's about...

enhancing rural
development
through electronic
commerce.



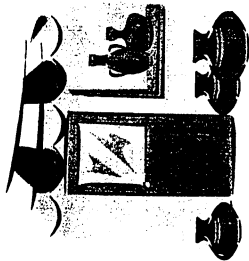
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Extension

S E R V I C E

What is Access Minnesota Main Street?

Access Minnesota Main Street is electronic commerce education for owners of small businesses.



Learn what you need to know about electronic commerce for your small business:

- Learn to use the Internet as a business research tool to find new markets or suppliers or to check out the competition
- Decide if a web presence is right for your business
- Learn steps in planning your website
- Learn techniques to effectively promote your website
- Learn how to incorporate the Internet into your business plan.

Who Should Attend?

The material is relevant to those who are wondering what electronic commerce is all about, those who are thinking about developing an electronic commerce website, and those who have a website and want to make better use of it. The course is geared to businesses with fewer than 50 employees. Past participants have included owners of existing retail and service businesses, people wanting to start an internet business, people operating businesses from their homes, retired persons seeking new challenges, farmers and others considering alternative employment.

Class Format

This course is taught in an easy-to-understand format in an informal classroom setting. The course is held in a computer lab and a substantial portion of the course consists of hands-on exploration of the Internet. Each of the 4 half-day sessions is taught by skilled instructors

from the University of Minnesota Extension Service.



Course Agenda

Session 1: Introduction to Electronic Commerce

- What is electronic commerce
- Internet demographics
- Finding new markets and suppliers
- Finding your competition
- Evaluating e-commerce websites

Session 2: Planning Your Website

- Do you really need a website?
- Website development stages
- Web hosting service and domain names
- Developing a website budget
- How to make your website a winner

Session 3: Promoting Your Website

- Developing an internet marketing plan
- Generating traffic to your website
- Getting listed by search engines
- Log analysis

Session 4: Your Internet Business Plan

- Key pieces of an internet business plan
- Case study of a small business entering into electronic commerce

**A Wildlife Manager's Field Guide
to the
Farm Bill**

by
Donald F. McKenzie

Published by the Wildlife Management Institute, Washington, D.C.

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Missouri Pond Handbook

Written by Ken Perry
Illustrated by Diana Jarrell
Edited by Frank Ryck and Joan McKee



Missouri Department of Conservation

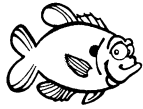
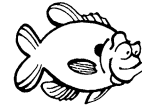
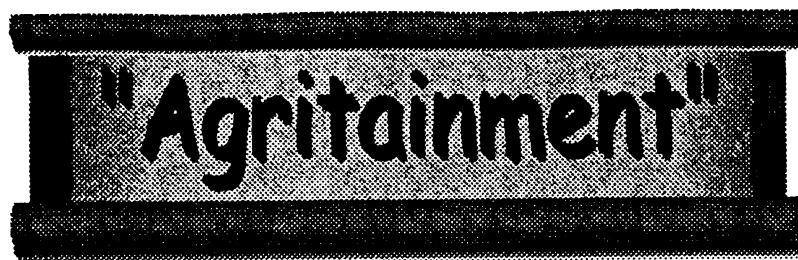


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North Dakota State University
NDSU Extension Service
As A Resource for
Community / Economic Development Assistance

North Dakota State University (NDSU) - Fargo is a land-grant university. It has a special obligation to assist North Dakota's communities by providing Extension and Outreach services to carry out research and education.

The NDSU Extension Service is a network of county extension agents, and area and state extension specialists who are committed to helping youth and adults to enhance their lives and communities through education.

For more information on NDSU Extension Service and NDSU community resources see our web pages:

<http://www.ndsu.nodak.edu> - North Dakota State University

<http://www.ag.ndsu.nodak.edu> - NDSU Extension Service

<http://www.ag.ndsu.nodak.edu/ced/communitypage> - Community, Economic
and Leadership Development

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